



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 31 March 2008**

*All amounts rounded off to the nearest NS000*

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
Gross instalment sales and leases at beginning of quarter	1	4 815 309	61 791	15 798	9 758	68 226	4 970 882
Less: Reclassified during the quarter	2	17 664	4 147	3 180	818	3 015	28 824
Written off during the quarter	3	-	-	617	897	8 666	10 180
Payments received and other credits	4	501 552	295	2 875	1 177	5 057	510 956
Add: Classified/reclassified during quarter	5	471 211	17 236	9 772	2 034	6 582	506 835
Finance charges earned and other debits	6	119 919	-	3 691	7	4 475	128 092
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 887 223	74 585	22 589	8 907	62 545	5 055 849
Realizable value of security	8	-	-	7 770	2 437	11 507	21 714
Net instalment sales and leases before provisioning (7 - 8)	9	4 887 223	74 585	14 819	6 470	51 038	5 034 135
Provisions	10	49 079	1 523	10 030	5 104	50 245	115 981
Interest suspended	11	-	-	2 481	1 868	41 137	45 486
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	13 503 176	179 392	85 877	69 574	216 244	14 054 263
Less: Reclassified during the quarter	13	298 107	56 662	29 736	20 323	2 430	407 258
Written off during the quarter	14	-	-	-	-	1 566	1 566
Payments received and other credits	15	287 373	1	24	5 714	9 244	302 356
Add: Classified/reclassified during quarter	16	311 386	310 704	18 991	43 064	34 595	718 740
Finance charges earned and other debits	17	460 647	2 078	18 767	1 795	4 735	488 022
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	13 689 729	435 511	93 875	88 396	242 334	14 549 845
Realizable value of security	19	-	-	83 442	73 274	189 478	346 194
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	13 689 729	435 511	10 433	15 122	52 856	14 203 651
Provisions	21	184 839	8 752	9 741	11 287	49 195	263 814
Interest suspended	22	-	-	1 778	6 189	56 937	64 904
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	4 680 978	52 813	17 450	56 617	124 392	4 932 250
Less: Reclassified during the quarter	24	162 832	15 427	13 244	47 366	3 478	242 347
Written off during the quarter	25	-	-	226	146	4 796	5 168
Payments received and other credits	26	1 216 579	3	565	2 109	5 219	1 224 475
Add: Classified/reclassified during quarter	27	1 296 799	126 967	14 328	2 348	54 781	1 495 223
Finance charges earned and other debits	28	381 197	4 477	4 150	289	4 911	395 024
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 979 563	168 827	21 893	9 633	170 591	5 350 507
Realizable value of security	30	-	-	14 041	2 736	63 045	79 822
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 979 563	168 827	7 852	6 897	107 546	5 270 685
Provisions	32	50 122	3 394	5 838	5 600	70 635	135 589
Interest suspended	33	-	-	815	956	64 436	66 207
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 565 801	3 770	10 459	12 057	39 138	1 631 225
Less: Reclassified during the quarter	35	1 385	2 414	10 440	5 535	4	19 778
Written off during the quarter	36	-	-	30	84	7 972	8 086
Payments received and other credits	37	119 111	7	233	57	137	119 545
Add: Classified/reclassified during quarter	38	68 690	3 837	9 337	4 523	6 702	93 089
Finance charges earned and other debits	39	101 481	154	319	1 169	532	103 655
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 615 476	5 340	9 412	12 073	38 259	1 680 560
Realizable value of security	41			2 058	819	7 182	10 059
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 615 476	5 340	7 354	11 254	31 077	1 670 501
Provisions	43	16 172	135	5 188	7 217	26 095	54 807
Interest suspended	44			574	1 717	19 584	21 875
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	2 479	-	-	-	-	2 479
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	2 479	-	-	-	-	2 479
Add: Classified/reclassified during quarter	60	1 125	-	-	-	-	1 125
Finance charges earned and other debits	61	4	-	-	-	-	4
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	1 129	-	-	-	-	1 129
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	1 129	-	-	-	-	1 129
Provisions	65	11	-	-	-	-	11
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	2 752 901	33 876	518	10 897	73 092	2 871 284
Less: Reclassified during the quarter	68	1 065	1 791	396	10 651	6 583	20 486
Written off during the quarter	69	-	-	11	-	672	683
Payments received and other credits	70	131 929	3 593	-	-	3 368	138 890
Add: Classified/reclassified during quarter	71	87 323	-	68	396	6 703	94 490
Finance charges earned and other debits	72	102 545	-	4 501	108	2 155	109 309
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 809 775	28 492	4 680	750	71 327	2 915 024
Realizable value of security	74			4 408	78	21 658	26 144
Net other loans, before provisions (73 - 74)	75	2 809 775	28 492	272	672	49 669	2 888 880
Provisions	76	27 855	570	156	622	42 662	71 865
Interest suspended	77			123	72	16 536	16 731
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	27 320 644	331 642	130 102	158 903	521 092	28 462 383
Less: Reclassified during the quarter	79	481 053	80 441	56 996	84 693	15 510	718 693
Written off during the quarter	80	-	-	884	1 127	23 672	25 683
Payments received and other credits	81	2 259 023	3 899	3 697	9 057	23 025	2 298 701
Add: Classified/reclassified during quarter	82	2 236 534	458 744	52 496	52 365	109 363	2 909 502
Finance charges earned and other debits	83	1 165 793	6 709	31 428	3 368	16 808	1 224 106
Gross total loans at end of quarter (78-79-80-81+82+83)	84	27 982 895	712 755	152 449	119 759	585 056	29 552 914
Realizable value of security	85			111 719	79 344	292 870	483 933
Net total loans, before provisions (84 - 85)	86	27 982 895	712 755	40 730	40 415	292 186	29 068 981
Provisions	87	328 078	14 374	30 953	29 830	238 832	642 067
Interest suspended	88			5 771	10 802	198 630	215 203
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	2 244 113	-	-	-	-	2 244 113
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	2 244 113	-	-	-	-	2 244 113
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
Recoveries during the quarter	92	Sales			Loans	Loans	

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total															
		A	B	C	D	E	F	G	H	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
<b>Ageing analysis</b>																								
Total loans and advances	93	5 055 851	14 549 845	5 350 509	1 680 552	-	2 915 024	1 129	29 552 910															
Current (non-overdue) loans	94	4 908 240	13 849 899	5 020 147	1 607 898	-	2 838 267	1 129	28 225 580															
Overdues:	95	147 611	699 946	330 362	72 654	-	76 757	-	1 327 330															
Amounts overdue: <1 month	96	60 952	11 211	1 634	758	-	68	-	74 623															
Amounts overdue: 1 to < 3 months	97	12 933	269 474	132 272	12 970	-	4 612	-	432 261															
Amounts overdue: 3 to < 6 months	98	10 254	122 950	19 392	15 303	-	752	-	168 651															
Amounts overdue: 6 to <12 months	99	7 988	86 488	11 152	14 688	-	2 816	-	123 132															
Amounts overdue: 12 to <18 months	100	48 593	170 955	105 273	27 006	-	68 509	-	420 336															
Amounts overdue: 18 months and above	101	6 891	38 868	60 639	1 929	-	-	-	108 327															
<b>Specific provisions</b>																								
Opening balance	102	71 292	85 636	107 721	42 780	-	42 637	-	350 066															
Amounts written off	103	11 641	1 059	5 245	7 995	-	683	-	26 623															
Recoveries of previous write-offs	104	1 774	42	1 116	1 352	-	975	-	5 259															
Charge per income statement	105	10 135	7 168	1 689	6 421	-	511	-	25 924															
Closing balance (102-103+104-105)	106	71 560	91 787	105 281	42 558	-	43 440	-	354 626															
<b>General debt provisions</b>																								
Opening balance	107	34 243	139 748	115 876	12 382	-	23 243	25	325 517															
Charge per income statement	108	733	14 446	6 307	365	-	(4 903)	(14)	16 934															
Closing balance (99+100)	109	34 976	154 194	122 183	12 747	-	18 340	11	342 451															
<b>Assets bought in or repossessed during the preceding five years and unsold</b>																								
		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal & other costs to be settled prior to sale																
Companies acquired	110	-	-	-	-	-	-	-	-															
Fixed properties:																								
Private dwellings	111	5 380		13 010																				
Commercial and Industrial	112	4 685		12 190																				
Vehicles and equipment	113	695		820																				
Other	114	21 704		7 585		2 854																		
	115	-		-		-																		
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>																								
	Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total									
		1	2	3	4	5	6	7	8	9	10	11	12	13	14									
Distribution	116	829 962	672 428	759 727	652 832	527 936	100 225	1 708 269	413 233	1 722 173	4 216 332	946 781	16 539 544	463 468	29 552 910									
Non-performing loans	117	11 200	51 643	2 098	8 100	63 039	1 108	28 424	12 450	25 152	113 880	6 335	5 18 344	15 485	857 258									
Security values	118	7 206	18 848	1 114	3 430	17 983	145	15 986	1 868	14 209	58 526	3 403	332 017	9 198	483 933									
Specific provisions	119	3 890	21 292	943	4 632	34 290	906	12 982	9 861	10 814	53 802	2 835	192 316	6 067	354 630									
Net unsecured and with no provision	120	104	11 503	41	38	10 766	57	(544)	721	129	1 552	97	(5 989)	220	18 695									
Number of clients	121	3 172	193	352	1 103	1 080	429	2 311	987	1 344	9 810	298	209 419	1 897	232 395									
<b>4. GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>																								
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	ǀZondjup	Total									
		1	2	3	4	5	6	7	8	9	10	11	12	13	14									
Distribution	122	63 720	3 530 312	489 235	1 093 573	205 987	21 213 998	195 884	26 097	384 380	394 351	567 502	393 991	993 891	29 552 911									
Non-performing loans	123	1 082	93 684	8 990	29 378	8 503	630 666	4 721	66	4 640	22 190	18 337	6 313	28 687	857 257									
Security values	124	598	46 460	6 201	17 135	5 836	358 780	3 021	36	2 997	15 568	9 873	3 068	14 359	483 932									
Specific provisions	125	485	31 310	2 500	12 198	2 389	273 064	1 703	30	1 578	4 054	8 294	3 274	13 748	354 627									
Net unsecured and with no provision	126	(1)	15 914	289	45	278	(1 178)	(3)	-	65	2 568	170	(29)	580	18 698									
Number of clients	127	3 012	57 266	16 315	32 553	12 269	216 296	8 078	566	8 288	74 963	9 624	9 298	36 723	485 251									



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 30 JUNE 2008**

*All amounts rounded off to the nearest NS000*

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	4 887 223	74 584	22 589	8 909	62 546	5 055 851
Less: Reclassified during the quarter	2	10 086	10 155	2 356	1 108	1 298	25 003
Written off during the quarter	3	-	-	639	1 665	16 145	18 449
Payments received and other credits	4	530 838	5 011	6 203	76	5 598	547 726
Add: Classified/reclassified during quarter	5	499 347	16 012	9 461	1 419	8 058	534 297
Finance charges earned and other debits	6	122 070	-	2	1 854	7 812	131 738
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 967 716	75 430	22 854	9 333	55 375	5 130 708
Realizable value of security	8			6 558	2 004	11 050	19 612
Net instalment sales and leases before provisioning (7 - 8)	9	4 967 716	75 430	16 296	7 329	44 325	5 111 096
Provisions	10	49 858	1 509	10 860	7 290	42 023	111 540
Interest suspended	11			2 431	1 665	41 842	45 938
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	13 689 730	435 511	93 875	88 396	242 333	14 549 845
Less: Reclassified during the quarter	13	128 922	51 554	35 549	6 004	3 393	225 422
Written off during the quarter	14	-	-	-	-	1 574	1 574
Payments received and other credits	15	156 729	39 374	1	-	8 294	204 398
Add: Classified/reclassified during quarter	16	140 637	32 692	45 227	12 197	18 256	249 009
Finance charges earned and other debits	17	482 858	2 630	11 235	15 236	27 812	539 771
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	14 027 574	379 905	114 787	109 825	275 140	14 907 231
Realizable value of security	19			103 678	95 819	211 962	411 459
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	14 027 574	379 905	11 109	14 006	63 178	14 495 772
Provisions	21	194 427	7 598	31 667	10 953	34 429	279 074
Interest suspended	22			2 183	6 814	65 301	74 298
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	4 979 564	168 827	21 893	9 633	170 592	5 350 509
Less: Reclassified during the quarter	24	59 949	23 662	12 966	2 528	5 167	104 272
Written off during the quarter	25	-	-	164	153	8 493	8 810
Payments received and other credits	26	1 429 818	6	1 240	468	3 471	1 435 003
Add: Classified/reclassified during quarter	27	1 208 446	46 631	10 046	7 830	9 862	1 282 815
Finance charges earned and other debits	28	170 494	4 572	2 771	173	3 366	181 376
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 868 737	196 362	20 340	14 487	166 689	5 266 615
Realizable value of security	30			10 510	7 558	58 545	76 613
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 868 737	196 362	9 830	6 929	108 144	5 190 002
Provisions	32	50 442	3 932	5 579	5 797	72 712	138 462
Interest suspended	33			950	1 177	66 994	69 121
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 615 477	5 340	9 412	12 063	38 260	1 680 552
Less: Reclassified during the quarter	35	42 477	3 523	5 646	4 870	3 761	60 277
Written off during the quarter	36	-	-	7	21	9 198	9 226
Payments received and other credits	37	118 993	12	720	2 094	22	121 841
Add: Classified/reclassified during quarter	38	89 372	4 980	4 089	4 559	9 392	112 392
Finance charges earned and other debits	39	97 082	241	258	420	3 544	101 545
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 640 461	7 026	7 386	10 057	38 215	1 703 145
Realizable value of security	41			1 449	1 520	6 933	9 902
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 640 461	7 026	5 937	8 537	31 282	1 693 243
Provisions	43	16 413	167	3 665	4 559	25 787	50 591
Interest suspended	44			391	1 434	20 498	22 323
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	82	-	-	-	-	82
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	20 288	-	-	-	-	20 288
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	20 206	-	-	-	-	20 206
Realizable value of security	52			-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	20 206	-	-	-	-	20 206
Provisions	54	210	-	-	-	-	210
Interest suspended	55			-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	1 129	-	-	-	-	1 129
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	1 129	-	-	-	-	1 129
Add: Classified/reclassified during quarter	60	2	-	-	-	-	2
Finance charges earned and other debits	61	13	-	-	-	-	13
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	15	-	-	-	-	15
Realizable value of security	63			-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	15	-	-	-	-	15
Provisions	65	1	-	-	-	-	1
Interest suspended	66			-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	2 809 775	28 492	4 680	750	71 327	2 915 024
Less: Reclassified during the quarter	68	24 947	27 030	4 278	-	-	56 255
Written off during the quarter	69	-	-	-	4	400	404
Payments received and other credits	70	197 408	-	330	560	13 285	211 583
Add: Classified/reclassified during quarter	71	109 168	17 834	27 030	4 278	7 113	165 423
Finance charges earned and other debits	72	107 099	-	-	-	-	107 099
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 803 687	19 296	27 102	4 464	64 755	2 919 304
Realizable value of security	74			26 726	3 925	12 357	43 008
Net other loans, before provisions (73 - 74)	75	2 803 687	19 296	376	539	52 398	2 876 296
Provisions	76	27 731	390	978	24	42 794	71 917
Interest suspended	77			297	312	19 597	20 206
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	27 982 898	712 754	152 449	119 751	585 058	29 552 910
Less: Reclassified during the quarter	79	266 381	115 924	60 795	14 510	13 619	471 229
Written off during the quarter	80	-	-	810	1 843	35 810	38 463
Payments received and other credits	81	2 434 997	44 403	8 494	3 198	30 670	2 521 762
Add: Classified/reclassified during quarter	82	2 046 972	118 149	95 853	30 283	52 681	2 343 938
Finance charges earned and other debits	83	999 904	7 443	14 266	17 683	42 534	1 081 830
Gross total loans at end of quarter (78-79-80-81+82+83)	84	28 328 396	678 019	192 469	148 166	600 174	29 947 224
Realizable value of security	85			148 921	110 826	300 847	560 594
Net total loans , before provisions (84 - 85)	86	28 328 396	678 019	43 548	37 340	299 327	29 386 630
Provisions	87	339 082	13 596	52 749	28 623	217 745	651 795
Interest suspended	88			6 252	11 402	214 232	231 886
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	2 399 488	-	-	-	-	2 399 488
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	2 399 488	-	-	-	-	2 399 488
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
Recoveries during the quarter	92	Sales			Loans	Loans	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES		Line no.	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total						
			A	B	C	D	E	F	G	H						
<b>Ageing analysis</b>																
Total loans and advances		93	5 130 709	14 907 231	5 266 616	1 703 144	20 206	2 919 761	15	29 947 682						
Current (non-overdue) loans		94	5 000 912	14 312 109	4 943 509	1 642 845	20 206	2 823 407	15	28 743 003						
Overdues:		95	129 797	595 122	323 107	60 299	-	96 354	-	1 204 679						
Amounts overdue: <1 month		96	43 015	26 195	3 999	1 117	-	27 063	-	101 389						
Amounts overdue: 1 to < 3 months		97	10 136	156 296	123 797	6 044	-	192	-	296 465						
Amounts overdue: 3 to < 6 months		98	10 053	113 533	21 854	13 002	-	4 344	-	162 786						
Amounts overdue: 6 to <12 months		99	10 236	96 160	13 463	14 959	-	794	-	135 612						
Amounts overdue: 12 to <18 months		100	46 284	161 065	99 450	23 638	-	63 961	-	394 398						
Amounts overdue: 18 months and above		101	10 073	41 873	60 544	1 539	-	-	-	114 029						
<b>Specific provisions</b>																
Opening balance		102	71 561	91 786	105 281	42 558	-	43 440	-	354 626						
Amounts written off		103	20 170	2 136	8 667	8 840	-	404	-	40 217						
Recoveries of previous write-offs		104	2 787	9	2 729	2 750	-	-	-	8 275						
Charge per income statement		105	11 777	9 548	9 063	1 224	-	760	-	32 372						
Closing balance (102-103+104-105)		106	65 955	99 207	108 406	37 692	-	43 796	-	355 056						
<b>General debt provisions</b>																
Opening balance		107	34 976	154 194	122 183	12 747	-	18 340	11	342 451						
Charge per income statement		108	684	8 745	(68)	253	-	621	(10)	10 225						
Closing balance (99+100)		109	35 660	162 939	122 115	13 000	-	18 961	1	352 676						
<b>Assets bought in or repossessed during the preceding five years and unsold</b>			Historical cost to date	Market value at date of return	Cumulative amounts written off to date			Liabilities iro legal, municipal & other costs to be settled prior to sale								
Companies acquired		110	-	-	-	-	-	-	-	-						
Fixed properties:																
Private dwellings		111	8 416		20 240											
Commercial and Industrial		112	7 465		18 433											
Vehicles and equipment		113	951		1 807											
Other		114	15 468		7 932			6 693								
		115	-		-			-								
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>		Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution		116	902 429	747 426	299 423	812 273	524 056	111 384	1 714 436	363 665	1 941 275	4 541 667	783 782	16 715 390	490 145	29 947 351
Non-performing loans		117	13 854	52 754	2 423	9 165	58 038	1 006	49 448	6 645	24 519	127 434	6 790	571 503	17 230	940 809
Security values		118	9 794	17 260	1 293	3 725	12 129	133	39 787	2 014	13 733	65 165	3 634	381 409	10 519	560 595
Specific provisions		119	3 529	24 733	1 113	4 772	33 529	811	10 084	4 028	10 806	59 233	3 157	192 222	7 040	355 057
Net unsecured and with no provision		120	531	10 761	17	668	12 381	62	(422)	602	(20)	3 035	(1)	(2 128)	(330)	25 156
Number of clients		121	3 345	211	498	1 443	1 153	432	2 918	1 239	1 511	10 487	710	200 564	2 350	226 861
<b>4. GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>			Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	ǀZondjup	Total
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution		122	63 913	3 796 004	495 516	1 049 980	201 141	21 246 832	197 094	28 976	376 077	389 093	605 822	401 803	1 094 851	29 947 102
Non-performing loans		123	1 424	100 584	6 853	29 716	9 983	706 113	3 015	799	5 237	26 818	15 861	7 137	27 269	940 809
Security values		124	821	52 526	5 032	17 796	6 852	424 498	1 897	646	3 414	20 034	9 090	3 771	14 216	560 593
Specific provisions		125	605	32 859	1 552	13 280	2 782	274 278	1 105	183	1 725	4 343	6 485	3 203	12 200	354 600
Net unsecured and with no provision		126	(2)	15 199	268	(1 360)	348	6 882	13	(30)	98	2 441	285	162	853	25 157
Number of clients		127	1 614	23 242	6 056	10 048	4 222	142 503	2 518	478	3 509	8 629	7 591	3 903	12 548	226 861



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 30 SEPTEMBER 2008**

*All amounts rounded off to the nearest NS000*

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	4 967 717	75 430	22 854	9 333	55 375	5 130 709
Less: Reclassified during the quarter	2	3 292	7 767	4 196	561	667	16 483
Written off during the quarter	3	-	6	466	1 141	5 572	7 185
Payments received and other credits	4	618 967	2 146	6 617	302	4 546	632 578
Add: Classified/reclassified during quarter	5	570 973	6 594	7 164	2 869	4 046	591 646
Finance charges earned and other debits	6	126 468	-	10	2	3 376	129 856
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	5 042 899	72 105	18 749	10 200	52 012	5 195 965
Realizable value of security	8			5 605	2 248	8 766	16 619
Net instalment sales and leases before provisioning (7 - 8)	9	5 042 899	72 105	13 144	7 952	43 246	5 179 346
Provisions	10	50 638	1 545	7 395	7 401	42 205	109 184
Interest suspended	11			2 888	1 784	43 023	47 695
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	14 027 574	379 904	114 787	109 825	275 141	14 907 231
Less: Reclassified during the quarter	13	328 393	56 449	62 802	51 250	3 028	501 922
Written off during the quarter	14	-	-	-	-	1 975	1 975
Payments received and other credits	15	146 314	100 192	8 962	1	19 050	274 519
Add: Classified/reclassified during quarter	16	276 071	1 232	23 740	48 806	63 181	413 030
Finance charges earned and other debits	17	624 381	2 272	2 648	56 918	1 804	688 023
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	14 453 319	226 767	69 411	164 298	316 073	15 229 868
Realizable value of security	19			56 932	145 157	238 801	440 890
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	14 453 319	226 767	12 479	19 141	77 272	14 788 978
Provisions	21	204 816	4 682	31 096	17 031	43 556	301 181
Interest suspended	22			4 357	8 873	73 497	86 727
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	4 868 737	196 363	20 341	14 486	166 689	5 266 616
Less: Reclassified during the quarter	24	12 507	107 143	12 322	5 495	365	137 832
Written off during the quarter	25	-	-	306	412	8 576	9 294
Payments received and other credits	26	1 505 301	29 971	636	1 803	4 000	1 541 711
Add: Classified/reclassified during quarter	27	1 511 742	8 931	18 641	4 449	11 162	1 554 925
Finance charges earned and other debits	28	165 106	760	3 393	1 060	3 366	173 685
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	5 027 777	68 940	29 111	12 285	168 276	5 306 389
Realizable value of security	30			13 851	4 812	56 691	75 354
Net overdrafts at end of quarter, before provisions (29 - 30)	31	5 027 777	68 940	15 260	7 473	111 585	5 231 035
Provisions	32	51 370	1 551	12 921	6 008	70 899	142 749
Interest suspended	33			978	1 425	71 969	74 372
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 640 461	7 025	7 387	10 057	38 214	1 703 144
Less: Reclassified during the quarter	35	2 570	4 411	4 007	4 351	883	16 222
Written off during the quarter	36	-	-	98	35	6 952	7 085
Payments received and other credits	37	123 570	15	184	46	669	124 484
Add: Classified/reclassified during quarter	38	235 092	2 306	6 600	4 789	6 921	255 708
Finance charges earned and other debits	39	84 403	152	318	2 066	416	87 355
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 833 816	5 057	10 016	12 480	37 047	1 898 416
Realizable value of security	41			1 884	2 005	6 698	10 587
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 833 816	5 057	8 132	10 475	30 349	1 887 829
Provisions	43	18 545	282	5 169	6 578	24 718	55 292
Interest suspended	44			467	1 680	21 297	23 444
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	20 206	-	-	-	-	20 206
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	3 163	-	-	-	-	3 163
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	23 369	-	-	-	-	23 369
Realizable value of security	52			-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	23 369	-	-	-	-	23 369
Provisions	54	400	-	-	-	-	400
Interest suspended	55			-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	15	-	-	-	-	15
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	15	-	-	-	-	15
Add: Classified/reclassified during quarter	60	85	-	-	-	-	85
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	85	-	-	-	-	85
Realizable value of security	63			-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	85	-	-	-	-	85
Provisions	65	1	-	-	-	-	1
Interest suspended	66			-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	2 804 144	19 296	27 102	4 464	64 299	2 919 305
Less: Reclassified during the quarter	68	7 095	136	27 133	3 596	-	37 960
Written off during the quarter	69	-	-	-	-	639	639
Payments received and other credits	70	205 712	10 134	-	641	22 096	238 583
Add: Classified/reclassified during quarter	71	112 551	949	136	27 133	10 691	151 460
Finance charges earned and other debits	72	192 014	-	31	-	-	192 045
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 895 902	9 975	136	27 360	52 255	2 985 628
Realizable value of security	74			-	25 841	7 017	32 858
Net other loans, before provisions (73 - 74)	75	2 895 902	9 975	136	1 519	45 238	2 952 770
Provisions	76	29 256	319	148	1 155	31 739	62 617
Interest suspended	77			4	1 237	22 144	23 385
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	28 328 854	678 018	192 471	148 165	599 718	29 947 226
Less: Reclassified during the quarter	79	353 857	175 906	110 460	65 253	4 943	710 419
Written off during the quarter	80	-	6	870	1 588	23 714	26 178
Payments received and other credits	81	2 599 879	142 458	16 399	2 793	50 361	2 811 890
Add: Classified/reclassified during quarter	82	2 706 514	20 012	56 281	88 046	96 001	2 966 854
Finance charges earned and other debits	83	1 195 535	3 184	6 400	60 046	8 962	1 274 127
Gross total loans at end of quarter (78-79-80-81+82+83)	84	29 277 167	382 844	127 423	226 623	625 663	30 639 720
Realizable value of security	85			78 272	180 063	317 973	576 308
Net total loans , before provisions (84 - 85)	86	29 277 167	382 844	49 151	46 560	307 690	30 063 412
Provisions	87	355 026	8 379	56 729	38 173	213 117	671 424
Interest suspended	88			8 694	14 999	231 930	255 623
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	2 498 168	-	-	-	-	2 498 168
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	2 498 168	-	-	-	-	2 498 168
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
Recoveries during the quarter	92	Sales			Loans	Loans	-



2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total						
		A	B	C	D	E	F	G	H						
<b>Ageing analysis</b>															
Total loans and advances	93	5 195 964	15 229 868	5 306 387	1 898 416	23 369	2 985 628	85	30 639 717						
Current (non-overdue) loans	94	4 935 146	14 128 313	5 020 339	1 786 105	23 369	2 892 723	85	28 786 080						
Overdues:	95	260 818	1 101 555	286 048	112 311	-	92 905	-	1 853 637						
Amounts overdue: <1 month	96	116 409	325 006	7 438	47 710	-	3 179	-	499 742						
Amounts overdue: 1 to < 3 months	97	63 450	226 768	68 939	5 058	-	9 975	-	374 190						
Amounts overdue: 3 to < 6 months	98	25 310	205 343	35 899	15 654	-	27 496	-	309 702						
Amounts overdue: 6 to <12 months	99	8 979	96 710	12 567	11 539	-	4 550	-	134 345						
Amounts overdue: 12 to <18 months	100	41 633	177 910	49 268	25 707	-	12 705	-	307 223						
Amounts overdue: 18 months and above	101	5 037	69 818	111 937	6 643	-	35 000	-	228 435						
<b>Specific provisions</b>															
Opening balance	102	65 956	99 207	108 406	37 693	-	43 340	-	354 602						
Amounts written off	103	7 130	1 772	8 511	6 356	-	639	-	24 408						
Recoveries of previous write-offs	104	2 543	10	1 095	2 246	-	489	-	6 383						
Charge per income statement	105	2 117	18 793	15 728	6 973	-	(10 148)	-	33 463						
Closing balance (102-103+104+105)	106	63 486	116 238	116 718	40 556	-	33 042	-	370 040						
<b>General debt provisions</b>															
Opening balance	107	51 366	202 025	54 374	16 580	210	28 121	1	352 677						
Charge per income statement	108	817	7 473	(1 454)	2 247	190	1 455	-	10 728						
Closing balance (99+100)	109	52 183	209 498	52 920	18 827	400	29 576	1	363 405						
<b>Assets bought in or repossessed during the preceding five years and unsold</b>		Historical cost to date	Market value at date of return	Cumulative amounts written off to date	Liabilities iro legal, municipal & other costs to be settled prior to sale										
Companies acquired	110	-	-	-	-										
Fixed properties:															
Private dwellings	111	13 058		12 420	13 308										
Commercial and Industrial	112	12 447		12 420	11 762										
Vehicles and equipment	113	611		-	1 546										
Other	114	12 702	#VALUE!	-	21 387										
	115	-	-	-	14 679										
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>	Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	116	936 621	818 453	260 347	822 539	570 540	140 125	1 886 379	451 026	2 124 455	4 610 448	635 847	16 818 366	564 575	30 639 721
Non-performing loans	117	13 319	53 031	1 454	12 633	40 385	867	47 560	6 681	22 571	129 203	6 167	633 587	12 249	979 707
Security values	118	8 830	14 255	626	4 225	2 492	117	36 452	3 611	11 515	68 709	3 061	414 992	7 424	576 309
Specific provisions	119	4 515	24 821	825	8 298	23 619	656	10 799	3 065	11 098	60 495	3 405	212 786	5 657	370 039
Net unsecured and with no provision	120	(26)	13 955	3	110	14 274	94	309	5	(42)	(1)	(299)	5 809	(832)	33 359
Number of clients	121	2 254	128	356	814	801	407	2 244	1 045	650	6 869	633	165 030	2 225	183 456
<b>4.GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>		Caprivi	Eroonge	Hardap	Karas	Kavango	Khomas	Kunene	Ohanguena	Omaheke	Omusati	Oshana	Oshikoto	Djozondjup	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	67 462	3 993 143	499 839	1 169 396	193 452	21 570 909	194 973	42 273	407 971	396 018	615 886	422 056	1 066 343	30 639 721
Non-performing loans	123	2 411	103 217	8 788	32 879	13 517	722 698	2 216	73	5 281	31 727	19 371	8 778	28 750	979 706
Security values	124	582	52 621	6 346	16 716	8 816	437 242	1 243	37	1 041	22 030	10 436	4 381	14 818	576 309
Specific provisions	125	782	32 827	2 168	14 692	4 203	281 765	969	36	2 005	6 893	8 075	3 686	11 935	370 036
Net unsecured and with no provision	126	1 047	17 769	274	1 471	498	3 691	4	-	2 235	2 804	860	711	1 997	33 361
Number of clients	127	1 764	23 355	5 767	10 595	4 325	147 684	2 632	559	3 766	8 124	7 953	3 805	11 828	232 157



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 31 DECEMBER 2008**

*All amounts rounded off to the nearest NS000*

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	5 042 898	72 106	18 748	10 199	52 012	5 195 963
Less: Reclassified during the quarter	2	3 957	6 780	2 227	4 402	545	17 911
Written off during the quarter	3	-	-	62	1 763	9 063	10 888
Payments received and other credits	4	589 564	21	3 452	-	5 334	598 371
Add: Classified/reclassified during quarter	5	765 817	9 252	6 350	2 010	7 032	790 461
Finance charges earned and other debits	6	128 460	-	-	449	4 655	133 564
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	5 343 654	74 557	19 357	6 493	48 757	5 492 818
Realizable value of security	8			3 168	2 085	8 907	14 160
Net instalment sales and leases before provisioning (7 - 8)	9	5 343 654	74 557	16 189	4 408	39 850	5 478 658
Provisions	10	54 437	1 826	12 818	3 938	35 572	108 591
Interest suspended	11			3 461	491	45 025	48 977
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	14 453 318	226 768	69 411	164 298	316 073	15 229 868
Less: Reclassified during the quarter	13	13 596	21 770	22 369	69 700	9 325	136 760
Written off during the quarter	14	-	-	-	-	1 604	1 604
Payments received and other credits	15	188 114	-	7 399	32 146	41 161	268 820
Add: Classified/reclassified during quarter	16	251 627	19 415	21 461	19 291	76 341	388 135
Finance charges earned and other debits	17	515 084	2 108	2 382	1 073	1 646	522 293
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	15 018 319	226 521	63 486	82 816	341 970	15 733 112
Realizable value of security	19			53 933	71 439	250 352	375 724
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	15 018 319	226 521	9 553	11 377	91 618	15 357 388
Provisions	21	206 811	4 861	24 448	8 007	51 274	295 401
Interest suspended	22			1 188	6 713	82 152	90 053
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	5 027 777	68 939	29 110	12 285	168 276	5 306 387
Less: Reclassified during the quarter	24	8 818	12 321	21 982	7 449	142	50 712
Written off during the quarter	25	-	-	2	472	4 464	4 938
Payments received and other credits	26	1 187 339	2 524	988	110	5 446	1 196 407
Add: Classified/reclassified during quarter	27	1 285 311	5 724	4 879	12 612	16 810	1 325 336
Finance charges earned and other debits	28	269 519	610	1 105	4 071	1 831	277 136
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	5 386 450	60 428	12 122	20 937	176 865	5 656 802
Realizable value of security	30			5 868	9 970	53 993	69 831
Net overdrafts at end of quarter, before provisions (29 - 30)	31	5 386 450	60 428	6 254	10 967	122 872	5 586 971
Provisions	32	54 666	1 499	8 593	9 341	78 372	152 471
Interest suspended	33			671	1 681	78 366	80 718
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 833 816	5 058	10 016	12 479	37 047	1 898 416
Less: Reclassified during the quarter	35	49 659	2 766	5 520	6 923	237	65 105
Written off during the quarter	36	-	-	95	293	8 442	8 830
Payments received and other credits	37	152 713	12	174	38	786	153 723
Add: Classified/reclassified during quarter	38	91 987	3 247	5 280	5 381	11 096	116 991
Finance charges earned and other debits	39	125 224	145	239	1 987	402	127 997
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 848 655	5 672	9 746	12 593	39 080	1 915 746
Realizable value of security	41			2 913	1 572	8 065	12 550
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 848 655	5 672	6 833	11 021	31 015	1 903 196
Provisions	43	18 617	283	4 681	7 678	25 721	56 980
Interest suspended	44			454	1 692	23 135	25 281
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	23 369	-	-	-	-	23 369
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	19 005	-	-	-	-	19 005
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	65 841	862	5 765	222	-	72 690
Finance charges earned and other debits	50	154 088	-	-	-	-	154 088
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	224 293	862	5 765	222	-	231 142
Realizable value of security	52			-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	224 293	862	5 765	222	-	231 142
Provisions	54	2 895	18	3 527	159	-	6 599
Interest suspended	55			161	16	-	177
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	85	-	-	-	-	85
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	85	-	-	-	-	85
Add: Classified/reclassified during quarter	60	4 667	-	-	-	-	4 667
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	4 667	-	-	-	-	4 667
Realizable value of security	63			-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	4 667	-	-	-	-	4 667
Provisions	65	47	-	-	-	-	47
Interest suspended	66			-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	2 895 901	9 975	136	27 360	52 255	2 985 627
Less: Reclassified during the quarter	68	21 031	949	49	235	-	22 264
Written off during the quarter	69	-	-	87	-	1 467	1 554
Payments received and other credits	70	231 953	-	-	27 125	43 705	302 783
Add: Classified/reclassified during quarter	71	145 195	14 546	-	49	7 314	167 104
Finance charges earned and other debits	72	115 130	-	-	-	-	115 130
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 903 242	23 572	-	49	14 397	2 941 260
Realizable value of security	74			-	-	4 814	4 814
Net other loans, before provisions (73 - 74)	75	2 903 242	23 572	-	49	9 583	2 936 446
Provisions	76	29 749	608	-	50	11 061	41 468
Interest suspended	77			-	4	7 003	7 007
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	29 277 164	382 846	127 421	226 621	625 663	30 639 715
Less: Reclassified during the quarter	79	97 061	44 586	52 147	88 709	10 249	292 752
Written off during the quarter	80	19 005	-	246	2 528	25 040	46 819
Payments received and other credits	81	2 349 768	2 557	12 013	59 419	96 432	2 520 189
Add: Classified/reclassified during quarter	82	2 610 445	53 046	43 735	39 565	118 593	2 865 384
Finance charges earned and other debits	83	1 307 505	2 863	3 726	7 580	8 534	1 330 208
Gross total loans at end of quarter (78-79-80-81+82+83)	84	30 729 280	391 612	110 476	123 110	621 069	31 975 547
Realizable value of security	85			65 882	85 066	326 131	477 079
Net total loans , before provisions (84 - 85)	86	30 729 280	391 612	44 594	38 044	294 938	31 498 468
Provisions	87	367 222	9 095	54 067	29 173	202 000	661 557
Interest suspended	88			5 935	10 597	235 681	252 213
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	2 523 557	-	-	-	-	2 523 557
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	2 523 557	-	-	-	-	2 523 557
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
Recoveries during the quarter	92	Sales			Loans	Loans	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total						
		A	B	C	D	E	F	G	H						
<b>Ageing analysis</b>															
Total loans and advances	93	5 492 820	15 733 111	5 656 802	1 915 747	231 142	2 941 260	4 667	31 975 549						
Current (non-overdue) loans	94	5 238 109	14 749 274	5 377 548	1 799 268	220 661	2 898 732	4 667	30 288 259						
Overdues:	95	254 711	983 837	279 254	116 479	10 481	42 528	-	1 687 290						
Amounts overdue: <1 month	96	116 486	269 046	8 901	49 387	2 376	4 510	-	450 706						
Amounts overdue: 1 to < 3 months	97	63 617	226 521	60 428	5 672	2 118	23 572	-	381 928						
Amounts overdue: 3 to < 6 months	98	22 814	89 592	16 697	14 234	5 765	49	-	149 151						
Amounts overdue: 6 to <12 months	99	5 745	155 972	23 959	13 147	222	493	-	199 538						
Amounts overdue: 12 to <18 months	100	45 893	203 136	56 189	24 355	-	13 904	-	343 477						
Amounts overdue: 18 months and above	101	156	39 570	113 080	9 684	-	-	-	162 490						
<b>Specific provisions</b>															
Opening balance	102	63 485	116 238	116 717	40 555	12 965	33 042	-	383 002						
Amounts written off	103	11 495	1 523	5 744	7 608	19 005	1 554	-	46 929						
Recoveries of previous write-offs	104	2 828	10	1 779	3 114	969	94	-	8 794						
Charge per income statement	105	4 790	(6 373)	13 113	7 807	8 934	(20 472)	-	7 799						
Closing balance (102-103+104+105)	106	59 608	108 352	125 865	43 868	3 863	11 110	-	352 666						
<b>General debt provisions</b>															
Opening balance	107	52 183	209 498	52 921	18 827	400	29 575	1	363 405						
Charge per income statement	108	4 080	2 174	3 244	73	2 513	782	46	12 912						
Closing balance (99+100)	109	56 263	211 672	56 165	18 900	2 913	30 357	47	376 317						
<b>Assets bought in or repossessed during the preceding five years and unsold</b>															
		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal & other costs to be settled prior to sale							
Companies acquired	110	-	-	-	-	-	-	-	-						
Fixed properties:	111	-	14 075	-	28 824	-	437	-	-						
Private dwellings	112	-	13 464	-	27 278	-	437	-	-						
Commercial and Industrial	113	-	611	-	1 546	-	-	-	-						
Vehicles and equipment	114	-	7 200	-	4 052	-	28 246	-	-						
Other	115	-	-	-	-	-	-	-	-						
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>															
	Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	116	1 051 586	808 697	575 092	968 699	557 510	144 382	1 967 230	392 869	1 984 716	4 994 871	537 774	17 439 194	552 927	31 975 547
Non-performing loans	117	14 437	53 188	1 378	13 642	9 179	705	15 892	3 469	24 344	134 961	2 228	573 874	7 358	854 655
Security values	118	9 226	12 018	698	5 435	4 467	196	6 147	1 551	11 449	64 014	679	358 003	3 193	477 076
Specific provisions	119	5 060	24 810	680	6 945	4 404	480	9 456	1 750	12 710	67 309	13 447	200 948	4 668	352 667
Net unsecured and with no provision	120	151	16 360	-	1 262	308	29	289	168	185	3 638	(11 898)	14 923	(503)	24 912
Number of clients	121	3 599	201	531	1 251	1 232	500	2 854	1 524	1 574	10 939	1 198	224 567	2 394	252 364
<b>4. GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>															
	Line no.	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Djozondjup	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	70 682	4 262 673	536 362	1 213 711	214 207	22 397 390	205 944	47 144	393 196	417 419	646 356	456 616	1 113 847	31 975 547
Non-performing loans	123	1 146	99 710	4 415	33 497	11 362	621 225	2 249	554	2 056	28 343	19 003	5 977	25 118	854 655
Security values	124	595	43 280	1 887	15 090	6 518	362 220	1 166	37	649	18 904	9 988	3 429	13 315	477 076
Specific provisions	125	551	33 280	2 032	15 325	4 027	262 062	1 070	523	1 899	7 127	7 903	2 318	14 548	352 665
Net unsecured and with no provision	126	-	23 150	496	3 082	817	(3 057)	13	(6)	(492)	2 312	1 112	230	(2 745)	24 912
Number of clients	127	1 858	24 937	6 266	11 603	4 618	161 968	2 664	884	3 700	8 692	8 463	4 094	12 618	252 365