



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK - BIR 500
AS AT QUARTER ENDED 31 March 2004**

(Note: The format of this return has been revised from quarter 1 of 2004.)

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub- standard	Doubtful	Loss/ Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	2 769 988	37 400	6 812	3 356	43 882	2 861 438
Less: Reclassified during the quarter	2	11 208	12 144	3 510	410	1 513	28 785
Written off during the quarter	3	-	-	-	-	5 086	5 086
Payments received and other credits	4	130 394	3 251	392	368	2 246	136 651
Add: Classified/reclassified during quarter	5	155 647	13 227	7 414	3 736	7 436	187 460
Finance charges earned and other debits	6	44 651	-	-	-	-	44 651
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	2 828 684	35 232	10 324	6 314	42 473	2 923 027
Realizable value of security	8	-	-	4 517	2 391	12 382	19 290
Net instalment sales and leases before provisioning (7 - 8)	9	2 828 684	35 232	5 807	3 923	30 091	2 903 737
Provisions	10	27 648	572	374	2 452	28 691	59 737
Interest suspended	11	-	-	1 352	1 050	24 541	26 943
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	6 347 317	106 677	111 565	95 052	43 552	6 704 163
Less: Reclassified during the quarter	13	18 725	11 849	8 977	650	874	41 075
Written off during the quarter	14	-	-	-	504	902	1 406
Payments received and other credits	15	28 861	89	2 166	938	6 990	39 044
Add: Classified/reclassified during quarter	16	43 782	16 567	12 288	23 882	13 274	109 793
Finance charges earned and other debits	17	74 623	-	-	-	-	74 623
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	6 418 136	111 306	112 710	116 842	48 060	6 807 054
Realizable value of security	19	-	-	101 044	174 532	21 191	296 767
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	6 418 136	111 306	11 666	(57 690)	26 869	6 510 287
Provisions	21	63 368	2 033	1 024	115 747	25 289	207 461
Interest suspended	22	-	-	4 136	16 423	14 949	35 508
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	3 030 756	241 735	88 187	52 265	52 597	3 465 540
Less: Reclassified during the quarter	24	145 869	20 692	6 906	1 169	1 475	176 111
Written off during the quarter	25	-	-	97	1 267	1 693	3 057
Payments received and other credits	26	3 110 028	1 920	4 476	8 711	11 391	3 136 526
Add: Classified/reclassified during quarter	27	735 109	101 774	35 166	4 922	13 978	890 949
Finance charges earned and other debits	28	2 396 038	5 609	2 740	1 187	126	2 405 700
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	2 906 006	326 506	114 614	47 227	52 142	3 446 495
Realizable value of security	30	-	-	37 203	11 141	23 015	71 359
Net overdrafts at end of quarter, before provisions (29 - 30)	31	2 906 006	326 506	77 411	36 086	29 127	3 375 136
Provisions	32	21 663	6 657	872	22 203	27 163	78 558
Interest suspended	33	-	-	5 026	16 447	20 755	42 228
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 195 914	78 641	38 205	28 358	65 295	1 406 413
Less: Reclassified during the quarter	35	6 901	4 034	5 117	3 636	3 395	23 083
Written off during the quarter	36	-	-	-	110	378	488
Payments received and other credits	37	74 573	1 468	16 671	7 238	69	100 019
Add: Classified/reclassified during quarter	38	42 362	23 950	12 880	13 345	14 751	107 288
Finance charges earned and other debits	39	57 711	-	-	-	-	57 711
Gross personal loans at end of quarter (34-35-36-37+39+38)	40	1 214 513	97 089	29 297	30 719	76 204	1 447 822
Realizable value of security	41	-	-	9 647	7 497	4 718	21 862
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 214 513	97 089	19 650	23 222	71 486	1 425 960
Provisions	43	10 950	16 200	1 467	15 501	55 391	99 509
Interest suspended	44	-	-	400	6 502	23 378	30 280
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
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%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	567 315	-	-	-	-	567 315
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	-	-	-	-	-	-
Add: Classified/reclassified during quarter	60	3 733	-	-	-	-	3 733
Finance charges earned and other debits	61	11 189	-	-	-	-	11 189
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	582 237	-	-	-	-	582 237
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	582 237	-	-	-	-	582 237
Provisions	65	4 744	-	-	-	-	4 744
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 099 756	1 634	6 083	1 996	25 117	2 134 586
Less: Reclassified during the quarter	68	1 765	1 634	-	133	2 334	5 866
Written off during the quarter	69	-	-	-	-	903	903
Payments received and other credits	70	268 827	-	-	-	5 148	273 975
Add: Classified/reclassified during quarter	71	46 206	49	1 716	-	1 568	49 539
Finance charges earned and other debits	72	331 193	-	-	-	-	331 193
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 206 563	49	7 799	1 863	18 300	2 234 574
Realizable value of security	74	-	-	3 604	1 124	5 243	9 971
Net other loans, before provisions (73 - 74)	75	2 206 563	49	4 195	739	13 057	2 224 603
Provisions	76	23 369	-	713	549	11 834	36 465
Interest suspended	77	-	-	1 254	426	9 617	11 297
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	16 011 046	466 087	250 852	181 027	230 443	17 139 455
Less: Reclassified during the quarter	79	184 468	50 353	24 510	5 998	9 591	274 920
Written off during the quarter	80	-	-	97	1 881	8 962	10 940
Payments received and other credits	81	3 612 683	6 728	23 705	17 255	25 844	3 686 215
Add: Classified/reclassified during quarter	82	1 026 839	155 567	69 464	45 885	51 007	1 348 762
Finance charges earned and other debits	83	2 915 405	5 609	2 740	1 187	126	2 925 067
Gross total loans at end of quarter (78-79-80-81+82+83)	84	16 156 139	570 182	274 744	202 965	237 179	17 441 209
Realizable value of security	85	-	-	156 015	196 685	66 549	419 249
Net total loans, before provisions (84 - 85)	86	16 156 139	570 182	118 729	6 280	170 630	17 021 960
Provisions	87	151 742	25 462	4 450	156 452	148 368	486 474
Interest suspended	88	-	-	12 168	40 848	93 240	146 256
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, Investments and all other assets before provisions	89	655 781	-	-	-	-	655 781
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	655 781	-	-	-	-	655 781
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
		Sales			Loans	Loans	
Recoveries during the quarter	92	-	-	-	-	-	-

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						
Ageing analysis															
Total loans and advances	93	2 893 693	6 725 197	3 287 901	1 442 371	-	2 213 481	582 237	17 144 880						
Current (non-overdue) loans	94	2 825 068	6 431 457	3 173 614	1 320 393	-	2 190 146	582 237	16 522 915						
Overdues:	95	68 625	293 740	114 287	121 978	-	23 335	-	621 965						
Amounts overdue: <1 month	96	4 928	12 786	3 753	28 969	-	2 748	-	53 184						
Amounts overdue: 1 to < 3 months	97	19 594	20 026	15 651	4 375	-	1 438	-	61 084						
Amounts overdue: 3 to < 6 months	98	5 341	39 681	8 188	7 722	-	5 457	-	66 389						
Amounts overdue: 6 to <12 months	99	5 141	185 957	5 205	9 442	-	2 030	-	207 775						
Amounts overdue: 12 to <18 months	100	23 126	34 554	80 942	71 470	-	11 662	-	221 754						
Amounts overdue: 18 months and above	101	10 495	736	548	-	-	-	-	11 779						
Specific provisions															
Opening balance	102	37 174	101 754	91 619	78 212	-	25 816	-	334 575						
Amounts written off	103	5 086	1 871	2 975	770	-	1	-	10 703						
Recoveries of previous write-offs	104	431	74	505	-	-	-	-	1 010						
Charge per income statement	105	5 196	61 088	(15 968)	527	-	(2 077)	-	48 766						
Closing balance (102-103+104+105)	106	37 715	161 045	73 181	77 969	-	23 738	-	373 648						
General debt provisions															
Opening balance	107	66 938	47 480	16 773	8 690	-	6 787	-	146 668						
Charge per income statement	108	3 046	1 180	3 032	328	-	250	-	7 836						
Closing balance (99+100)	109	69 984	48 660	19 805	9 018	-	7 037	-	154 504						
Assets bought in or repossessed during the preceding five years and unsold															
		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 sale						
Companies acquired	110	-	-	-	-	-	-	-	-						
Fixed properties:															
Private dwellings	111	-	13 617	-	21 008	-	-	-	-						
Commercial and Industrial	112	-	13 269	-	20 628	-	-	-	-						
Vehicles and equipment	113	-	348	-	380	-	-	-	-						
Other	114	-	3 578	-	2 324	-	-	-	-						
	115	-	-	-	-	-	-	-	-						
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES															
	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	487 661	758 606	202 452	661 842	271 664	127 677	578 621	414 892	1 592 784	1 841 163	313 893	8 056 470	1 901 079	17 208 804
Non-performing loans	117	7 845	1 343	1 133	6 039	5 102	521	5 301	4 363	13 190	43 865	4 935	203 673	98 132	395 442
Security values	118	3 058	499	404	1 126	1 383	194	1 892	973	4 834	66 238	1 762	138 743	5 784	226 890
Specific provisions	119	4 930	843	723	3 499	3 426	328	3 188	3 354	8 348	22 268	2 979	208 953	10 291	273 130
Net unsecured and with no provision	120	(143)	1	6	1 414	293	(1)	221	36	8	(44 641)	194	(144 023)	82 057	(104 578)
Number of clients	121	2 562	198	148	995	845	395	1 776	1 101	960	7 878	449	138 269	14 394	169 970
4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES															
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	27 438	1 255 414	330 370	524 034	78 596	11 559 961	85 189	-	236 468	259 039	77 571	198 420	586 744	15 219 244
Non-performing loans	123	2 522	14 801	6 270	8 248	7 751	399 766	6 501	-	10 409	10 363	3 264	2 266	22 356	494 517
Security values	124	539	7 425	1 681	2 190	2 683	255 241	3 094	-	3 903	1 610	1 477	766	10 691	291 300
Specific provisions	125	1 988	5 749	3 464	5 331	3 870	245 096	2 115	-	6 656	6 582	1 284	458	10 681	293 274
Net unsecured and with no provision	126	(5)	1 627	1 125	727	1 198	(100 571)	1 292	-	(150)	2 171	503	1 042	984	(90 057)
Number of clients	127	649	10 291	3 914	6 542	2 440	127 452	888	-	2 722	1 585	4 272	2 356	6 860	169 971



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK - BIR 500
AS AT QUARTER ENDED 30 June 2004**

(Note: The format of this return has been revised from quarter 1 of 2004.)

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or	Special	Sub-	Doubtful	Loss/	
		Acceptable	mention	standard		Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	2 810 209	35 232	10 324	6 314	42 473	2 904 552
Less: Reclassified during the quarter	2	9 925	9 747	7 679	3 447	7 045	37 843
Written off during the quarter	3	-	-	-	-	8 895	8 895
Payments received and other credits	4	161 551	3 513	1 656	103	1 442	168 265
Add: Classified/reclassified during quarter	5	185 823	10 641	10 422	1 546	13 077	221 509
Finance charges earned and other debits	6	76 289	-	-	-	90	76 379
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	2 900 845	32 613	11 411	4 310	38 258	2 987 437
Realizable value of security	8			6 209	1 714	4 721	12 644
Net instalment sales and leases before provisioning (7 - 8)	9	2 900 845	32 613	5 202	2 596	33 537	2 974 793
Provisions	10	31 800	730	1 152	1 441	33 357	68 480
Interest suspended	11			2 686	1 009	24 468	28 163
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	6 359 855	111 307	112 710	116 842	48 060	6 748 774
Less: Reclassified during the quarter	13	22 793	112 714	17 254	5 765	15 937	174 463
Written off during the quarter	14	-	-	-	593	1 460	2 053
Payments received and other credits	15	23 580	1 671	6 134	-	4 062	35 447
Add: Classified/reclassified during quarter	16	225 269	16 108	20 966	72 872	12 484	347 699
Finance charges earned and other debits	17	142 407	-	-	-	17	142 424
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	6 681 158	13 030	110 288	183 356	39 102	7 026 934
Realizable value of security	19			99 177	80 304	26 212	205 693
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	6 681 158	13 030	11 111	103 052	12 890	6 821 241
Provisions	21	72 637	240	43 661	43 667	12 395	172 600
Interest suspended	22			8 690	14 617	14 464	37 771
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	2 766 353	326 506	114 614	47 227	52 143	3 306 843
Less: Reclassified during the quarter	24	20 940	266 816	34 983	255	5 438	328 432
Written off during the quarter	25	53	-	57	703	4 753	5 566
Payments received and other credits	26	2 887 702	13 257	7 757	1 733	1 771	2 912 220
Add: Classified/reclassified during quarter	27	1 481 865	5 041	17 666	7 602	14 313	1 526 487
Finance charges earned and other debits	28	2 125 714	-	3 810	1 186	93	2 130 803
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 465 237	51 474	93 293	53 324	54 587	3 717 915
Realizable value of security	30			26 361	7 809	26 926	61 096
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 465 237	51 474	66 932	45 515	27 661	3 656 819
Provisions	32	39 418	990	8 010	27 624	23 150	99 192
Interest suspended	33			1 341	16 613	24 274	42 228
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 214 514	97 089	32 670	30 929	81 122	1 456 324
Less: Reclassified during the quarter	35	4 017	94 738	3 378	820	1 855	104 808
Written off during the quarter	36	-	-	186	179	58 942	59 307
Payments received and other credits	37	95 275	3 012	131	1 290	1 151	100 859
Add: Classified/reclassified during quarter	38	146 267	9 020	17 580	638	7 475	180 980
Finance charges earned and other debits	39	51 288	-	-	-	-	51 288
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 312 777	8 359	46 555	29 278	26 649	1 423 618
Realizable value of security	41	-	-	14 071	3 445	1 033	18 549
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 312 777	8 359	32 484	25 833	25 616	1 405 069
Provisions	43	21 753	153	6 822	14 504	20 447	63 679
Interest suspended	44	-	-	918	7 107	12 026	20 051
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
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%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	444 513	-	-	-	-	444 513
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	142 872	-	-	-	-	142 872
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	2 364	-	-	-	-	2 364
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	304 005	-	-	-	-	304 005
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	304 005	-	-	-	-	304 005
Provisions	65	3 201	-	-	-	-	3 201
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 327 870	49	4 426	1 653	13 383	2 347 381
Less: Reclassified during the quarter	68	23 180	49	-	74	-	23 303
Written off during the quarter	69	-	-	-	-	3 002	3 002
Payments received and other credits	70	68 986	-	-	-	2 700	71 686
Add: Classified/reclassified during quarter	71	436 154	13	736	-	5 144	442 047
Finance charges earned and other debits	72	74 149	-	-	-	-	74 149
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 746 007	13	5 162	1 579	12 825	2 765 586
Realizable value of security	74	-	-	2 634	909	3 947	7 490
Net other loans, before provisions (73 - 74)	75	2 746 007	13	2 528	670	8 878	2 758 096
Provisions	76	28 622	-	766	400	8 345	38 133
Interest suspended	77	-	-	945	437	5 537	6 919
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	15 923 314	570 183	274 744	202 965	237 181	17 208 387
Less: Reclassified during the quarter	79	80 855	484 064	63 294	10 361	30 275	668 849
Written off during the quarter	80	53	-	243	1 475	77 052	78 823
Payments received and other credits	81	3 379 966	21 453	15 678	3 126	11 126	3 431 349
Add: Classified/reclassified during quarter	82	2 475 378	40 823	67 370	82 658	52 493	2 718 722
Finance charges earned and other debits	83	2 472 211	-	3 810	1 186	200	2 477 407
Gross total loans at end of quarter (78-79-80-81+82+83)	84	17 410 029	105 489	266 709	271 847	171 421	18 225 495
Realizable value of security	85	-	-	148 452	94 181	62 839	305 472
Net total loans , before provisions (84 - 85)	86	17 410 029	105 489	118 257	177 666	108 582	17 920 023
Provisions	87	197 431	2 113	60 411	87 636	97 694	445 285
Interest suspended	88	-	-	14 580	39 783	80 769	135 132
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, Investments and all other assets before provisions	89	666 077	-	-	-	-	666 077
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	666 077	-	-	-	-	666 077
			Mortgages	Overdrafts	Personal Loans	All Other Loans	Total
Recoveries during the quarter	92						-

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							
Ageing analysis																
Total loans and advances	93	2 987 437	7 026 934	3 717 914	1 423 618	-	2 765 586	304 005	18 225 494							
Current (non-overdue) loans	94	2 916 505	6 681 158	3 512 532	1 312 777	-	2 746 007	304 005	17 472 984							
Overdues:	95	70 932	345 776	205 382	110 841	-	19 579	-	752 510							
Amounts overdue: <1 month	96	1 702	-	-	-	-	-	-	1 702							
Amounts overdue: 1 to < 3 months	97	18 590	18 351	9 478	9 705	-	1 762	-	57 886							
Amounts overdue: 3 to < 6 months	98	12 281	76 903	87 144	44 651	-	1 123	-	222 102							
Amounts overdue: 6 to <12 months	99	4 217	206 023	55 137	31 392	-	1 602	-	298 371							
Amounts overdue: 12 to <18 months	100	25 822	40 830	49 091	23 722	-	12 005	-	151 470							
Amounts overdue: 18 months and above	101	8 320	3 669	4 532	1 371	-	3 087	-	20 979							
Specific provisions																
Opening balance	102	37 715	161 044	78 753	100 186	-	18 842	-	396 540							
Amounts written off	103	4 737	3 536	2 870	49 071	-	1 968	-	62 182							
Recoveries of previous write-offs	104	468	6	45	26	-	26	-	571							
Charge per income statement	105	10 365	(29 929)	(2 615)	2 737	-	(5 238)	-	(24 680)							
Closing balance (102-103+104+105)	106	43 811	127 585	73 313	53 878	-	11 662	-	310 249							
General debt provisions																
Opening balance	107	72 871	53 902	35 198	26 590	-	7 037	-	195 598							
Charge per income statement	108	2 489	(5 663)	7 047	1 296	-	4 264	-	9 433							
Closing balance (99+100)	109	75 360	48 239	42 245	27 886	-	11 301	-	205 031							
Assets bought in or repossessed during the preceding five years and unsold																
		Historical cost to date			Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipa other costs to be settled prior sale							
Companies acquired	110	-			-		-		-							
Fixed properties:	111	6 295			12 041		-		-							
Private dwellings	112	4 589			9 794		-		-							
Commercial and Industrial	113	1 706			2 247		-		-							
Vehicles and equipment	114	6 124			3 013		-		-							
Other	115	-			-		-		-							
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES																
	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	588 747	863 872	289 727	558 850	1 227 632	131 261	830 609	374 541	1 860 193	556 976	735 232	8 465 621	1 742 231	18 225 492	
Non-performing loans	117	17 671	27 980	15 505	20 941	31 767	2 574	36 437	5 354	19 051	57 095	12 684	341 502	46 094	634 655	
Security values	118	5 195	846	419	12 492	10 672	958	31 324	2 000	8 082	6 883	5 390	172 000	7 958	264 219	
Specific provisions	119	5 040	1 042	1 119	5 573	10 598	865	14 260	1 575	10 168	23 805	6 780	182 702	9 497	273 024	
Net unsecured and with no provision	120	7 436	26 092	13 967	2 876	10 497	751	(9 147)	1 779	801	26 407	514	(13 200)	28 639	97 412	
Number of clients	121	2 463	204	144	953	854	426	1 731	1 094	986	7 873	479	144 990	6 940	169 137	
4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES																
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	122	63 815	1 237 403	275 041	558 355	89 083	12 581 205	96 171	37 470	201 055	239 393	149 141	189 283	553 490	16 270 905	
Non-performing loans	123	2 894	16 246	6 227	8 867	7 512	530 742	4 368	2 769	11 756	13 299	5 748	2 400	21 828	634 656	
Security values	124	554	7 888	1 383	2 333	2 659	224 191	1 082	1 093	4 852	2 138	1 224	648	14 174	264 219	
Specific provisions	125	2 323	6 261	3 550	4 623	3 737	221 951	2 544	1 170	6 763	8 240	4 354	1 140	6 367	273 023	
Net unsecured and with no provision	126	17	2 097	1 294	1 911	1 116	84 600	742	506	141	2 921	170	612	1 287	97 414	
Number of clients	127	967	43 828	11 674	26 192	6 560	176 621	6 968	2 440	8 136	50 521	1 700	7 484	30 743	373 834	



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK - BIR 500
AS AT QUARTER ENDED 30 September 2004**

(Note: The format of this return has been revised from quarter 1 of 2004.)

All amounts rounded off to the nearest N\$000

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
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	2 900 845	32 613	11 411	4 310	38 258	2 987 437
Less: Reclassified during the quarter	2	4 187	6 534	4 824	991	5 396	21 932
Written off during the quarter	3	-	-	-	-	4 356	4 356
Payments received and other credits	4	159 302	8 197	1 685	34	266	169 484
Add: Classified/reclassified during quarter	5	214 476	5 656	5 015	380	7 176	232 703
Finance charges earned and other debits	6	109 766	-	-	-	59	109 825
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	3 061 598	23 538	9 917	3 665	35 475	3 134 193
Realizable value of security	8	-	-	5 530	2 123	4 755	12 408
Net instalment sales and leases before provisioning (7 - 8)	9	3 061 598	23 538	4 387	1 542	30 720	3 121 785
Provisions	10	32 918	490	2 231	682	29 355	65 676
Interest suspended	11	-	-	1 418	1 107	25 709	28 234
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	6 681 158	13 030	110 288	183 356	39 102	7 026 934
Less: Reclassified during the quarter	13	14 501	10 267	19 761	33 864	5 784	84 177
Written off during the quarter	14	-	-	-	1 404	900	2 304
Payments received and other credits	15	28 114	2 778	4 604	(466)	2 334	37 364
Add: Classified/reclassified during quarter	16	248 016	26 244	18 356	26 249	8 404	327 269
Finance charges earned and other debits	17	157 864	-	-	-	4	157 868
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	7 044 423	26 229	104 279	174 803	38 492	7 388 226
Realizable value of security	19	-	-	93 558	133 910	22 907	250 375
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	7 044 423	26 229	10 721	40 893	15 585	7 137 851
Provisions	21	76 084	524	61 207	20 584	15 680	174 079
Interest suspended	22	-	-	8 745	16 317	15 174	40 236
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	3 465 237	51 474	93 293	53 324	54 586	3 717 914
Less: Reclassified during the quarter	24	479 152	2 501	19 989	598	297	502 537
Written off during the quarter	25	-	-	47	3 618	747	4 412
Payments received and other credits	26	2 155 595	4 795	(2 633)	2 956	2 769	2 163 482
Add: Classified/reclassified during quarter	27	793 903	299 575	9 125	2 003	2 873	1 107 479
Finance charges earned and other debits	28	1 555 237	-	2 147	1 412	78	1 558 874
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 179 630	343 753	87 162	49 567	53 724	3 713 836
Realizable value of security	30	-	-	24 037	7 658	23 427	55 122
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 179 630	343 753	63 125	41 909	30 297	3 658 714
Provisions	32	37 877	6 885	19 640	18 148	24 693	107 243
Interest suspended	33	-	-	1 934	16 090	24 620	42 644
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 312 777	8 359	46 555	29 278	26 649	1 423 618
Less: Reclassified during the quarter	35	6 619	3 524	11 757	2 678	1 365	25 943
Written off during the quarter	36	-	-	2	1 560	4 821	6 383
Payments received and other credits	37	87 957	2 412	2	1 377	(3 500)	88 248
Add: Classified/reclassified during quarter	38	81 271	8 376	4 965	3 748	6 254	104 614
Finance charges earned and other debits	39	60 294	-	-	-	-	60 294
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 359 766	10 799	39 759	27 411	30 217	1 467 952
Realizable value of security	41	-	-	13 150	5 688	3 137	21 975
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 359 766	10 799	26 609	21 723	27 080	1 445 977
Provisions	43	14 997	350	5 989	11 778	19 806	52 920
Interest suspended	44	-	-	1 824	6 091	12 892	20 807
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
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%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	304 005	-	-	-	-	304 005
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	49 654	-	-	-	-	49 654
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	5 937	-	-	-	-	5 937
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	260 288	-	-	-	-	260 288
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	260 288	-	-	-	-	260 288
Provisions	65	12 260	-	-	-	-	12 260
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 746 007	13	5 162	1 579	12 492	2 765 253
Less: Reclassified during the quarter	68	4 708	13	1 606	-	-	6 327
Written off during the quarter	69	-	-	-	-	411	411
Payments received and other credits	70	265 000	-	-	-	4 885	269 885
Add: Classified/reclassified during quarter	71	365 944	75	4 635	235	978	371 867
Finance charges earned and other debits	72	66 185	-	-	-	-	66 185
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 908 428	75	8 191	1 814	8 174	2 926 682
Realizable value of security	74	-	-	4 813	712	3 085	8 610
Net other loans, before provisions (73 - 74)	75	2 908 428	75	3 378	1 102	5 089	2 918 072
Provisions	76	31 243	1	360	540	4 261	36 405
Interest suspended	77	-	-	961	519	5 307	6 787
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	17 410 029	105 489	266 709	271 847	171 087	18 225 161
Less: Reclassified during the quarter	79	509 167	22 839	57 937	38 131	12 842	640 916
Written off during the quarter	80	-	-	49	6 582	11 235	17 866
Payments received and other credits	81	2 745 622	18 182	3 658	3 901	6 754	2 778 117
Add: Classified/reclassified during quarter	82	1 703 610	339 926	42 096	32 615	25 685	2 143 932
Finance charges earned and other debits	83	1 955 283	-	2 147	1 412	141	1 958 983
Gross total loans at end of quarter (78-79-80-81+82+83)	84	17 814 133	404 394	249 308	257 260	166 082	18 891 177
Realizable value of security	85	-	-	141 088	150 091	57 311	348 490
Net total loans , before provisions (84 - 85)	86	17 814 133	404 394	108 220	107 169	108 771	18 542 687
Provisions	87	205 379	8 250	89 427	51 732	93 795	448 583
Interest suspended	88	-	-	14 882	40 124	83 702	138 708
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, Investments and all other assets before provisions	89	788 518	-	-	-	-	788 518
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	788 518	-	-	-	-	788 518
			Mortgages	Overdrafts	Personal Loans	All Other Loans	Total
Recoveries during the quarter	92						-

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							
Ageing analysis																
Total loans and advances	93	3 134 193	7 388 226	3 713 836	1 467 952	-	2 926 682	260 288	18 891 177							
Current (non-overdue) loans	94	3 077 144	7 043 943	3 476 624	1 359 739	-	2 908 428	260 288	18 126 166							
Overdues:	95	57 049	344 283	237 212	108 213	-	18 254	-	765 011							
Amounts overdue: <1 month	96	782	1 428	-	2 671	-	-	-	4 881							
Amounts overdue: 1 to < 3 months	97	9 752	28 746	52 554	11 754	-	4 624	-	107 430							
Amounts overdue: 3 to < 6 months	98	10 689	70 824	79 516	35 836	-	1 859	-	198 724							
Amounts overdue: 6 to <12 months	99	3 654	181 978	52 293	29 548	-	726	-	268 199							
Amounts overdue: 12 to <18 months	100	23 425	55 643	46 949	25 308	-	6 980	-	158 305							
Amounts overdue: 18 months and above	101	8 747	5 664	5 900	3 096	-	4 065	-	27 472							
Specific provisions																
Opening balance	102	43 811	127 775	73 313	53 878	-	11 662	-	310 439							
Amounts written off	103	4 844	1 901	2 503	3 787	-	289	-	13 324							
Recoveries of previous write-offs	104	481	21	54	21	-	8	-	585							
Charge per income statement	105	(361)	(5 296)	13 401	3 444	-	(3 553)	-	7 635							
Closing balance (102-103+104+105)	106	39 087	120 599	84 265	53 556	-	7 828	-	305 335							
General debt provisions																
Opening balance	107	75 360	48 239	42 245	27 886	-	11 301	-	205 031							
Charge per income statement	108	1 104	9 313	(4 204)	(8 818)	-	482	-	(2 123)							
Closing balance (99+100)	109	76 464	57 552	38 041	19 068	-	11 783	-	202 908							
Assets bought in or repossessed during the preceding five years and unsold																
		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 sale							
Companies acquired	110	-			-		-		-							
Fixed properties:	111	-			-		-		-							
Private dwellings	112	6 320			11 728		-		-							
Commercial and Industrial	113	5 210			10 075		-		-							
Vehicles and equipment	114	1 110			1 653		-		-							
Other	115	5 138			2 618		-		-							
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES																
	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	635 102	929 108	127 434	608 150	963 413	134 149	834 578	424 787	1 934 258	519 479	571 295	9 945 123	1 264 299	18 891 175	
Non-performing loans	117	15 143	2 419	1 522	7 797	5 667	2 322	20 710	4 703	14 124	75 122	9 639	417 642	20 260	597 070	
Security values	118	10 396	913	322	2 268	1 692	1 197	7 705	1 080	5 442	58 836	3 638	205 272	7 353	306 114	
Specific provisions	119	4 799	1 458	966	5 546	4 762	673	14 500	3 557	9 011	31 514	5 809	167 841	11 228	261 664	
Net unsecured and with no provision	120	(52)	48	234	(17)	(787)	452	(1 495)	66	(329)	(15 228)	192	44 529	1 679	29 292	
Number of clients	121	2 465	206	141	1 082	878	424	1 895	1 124	1 000	7 930	481	148 738	6 475	172 839	
4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES																
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	122	35 173	1 357 696	342 918	543 438	83 073	12 968 123	97 873	572	238 083	197 043	183 993	236 886	624 359	16 909 230	
Non-performing loans	123	3 601	15 516	5 735	9 357	8 342	493 914	4 863	-	13 774	8 222	17 152	1 823	14 772	597 071	
Security values	124	1 489	8 763	1 943	3 342	2 728	262 719	1 584	-	6 791	2 097	7 405	324	6 927	306 112	
Specific provisions	125	4 570	7 186	4 190	5 570	5 408	199 020	2 550	-	9 179	4 303	10 881	1 238	7 569	261 664	
Net unsecured and with no provision	126	(2 458)	(433)	(398)	445	206	32 175	729	-	(2 196)	1 822	(1 134)	261	276	29 295	
Number of clients	127	1 023	44 988	12 177	27 944	7 003	181 655	7 298	70	8 321	50 909	6 850	7 855	31 848	387 941	



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK - BIR 500
AS AT QUARTER ENDED 31 December 2004**

(Note: The format of this return has been revised from quarter 1 of 2004.)

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	3 061 598	23 538	9 917	3 665	35 475	3 134 193
Less: Reclassified during the quarter	2	10 334	2 966	5 895	1 481	1 857	22 533
Written off during the quarter	3	-	-	-	-	3 857	3 857
Payments received and other credits	4	177 674	3 799	4 173	(1 262)	2 323	186 707
Add: Classified/reclassified during quarter	5	173 385	13 899	13 280	2 496	8 209	211 269
Finance charges earned and other debits	6	139 922	-	-	-	47	139 969
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	3 186 897	30 672	13 129	5 942	35 694	3 272 334
Realizable value of security	8	-	-	6 800	2 434	4 339	13 573
Net instalment sales and leases before provisioning (7 - 8)	9	3 186 897	30 672	6 329	3 508	31 355	3 258 761
Provisions	10	34 366	617	1 538	1 301	28 475	66 297
Interest suspended	11	-	-	794	1 212	26 985	28 991
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	7 043 086	26 229	104 279	174 803	38 492	7 386 889
Less: Reclassified during the quarter	13	12 901	11 924	15 152	113 694	8 744	162 415
Written off during the quarter	14	-	-	177	1 319	790	2 286
Payments received and other credits	15	149 061	4 591	3 919	(2 892)	4 936	159 615
Add: Classified/reclassified during quarter	16	399 325	76 862	41 381	841	13 780	532 189
Finance charges earned and other debits	17	287 387	-	-	-	18	287 405
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	7 567 836	86 576	126 412	63 523	37 820	7 882 167
Realizable value of security	19	-	-	112 075	55 193	25 634	192 902
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	7 567 836	86 576	14 337	8 330	12 186	7 689 265
Provisions	21	81 356	1 731	44 856	29 775	11 652	169 370
Interest suspended	22	-	-	15 720	7 799	15 842	39 361
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	3 180 967	343 753	82 792	48 226	36 449	3 692 187
Less: Reclassified during the quarter	24	177 865	215 008	57 453	19 560	394	470 280
Written off during the quarter	25	-	56	16	2 060	5 066	7 198
Payments received and other credits	26	2 080 849	4 693	6 557	(2 906)	4 924	2 094 117
Add: Classified/reclassified during quarter	27	897 845	8 077	6 220	2 045	4 454	918 641
Finance charges earned and other debits	28	1 298 172	11 564	4 060	3 282	115	1 317 193
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 118 270	143 637	29 046	34 839	30 634	3 356 426
Realizable value of security	30	-	-	13 560	11 956	19 181	44 697
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 118 270	143 637	15 486	22 883	11 453	3 311 729
Provisions	32	38 922	2 873	22 382	14 804	23 288	102 269
Interest suspended	33	-	-	10 034	6 366	21 807	38 207
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 359 766	10 799	39 759	27 411	30 217	1 467 952
Less: Reclassified during the quarter	35	4 185	3 175	24 856	7 823	726	40 765
Written off during the quarter	36	-	2	285	658	5 000	5 945
Payments received and other credits	37	157 047	2 074	503	(406)	(1 261)	157 957
Add: Classified/reclassified during quarter	38	130 535	18 346	7 076	1 981	7 843	165 781
Finance charges earned and other debits	39	60 452	-	-	-	-	60 452
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 389 521	23 894	21 191	21 317	33 595	1 489 518
Realizable value of security	41	-	-	7 314	3 942	3 589	14 845
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 389 521	23 894	13 877	17 375	30 006	1 474 673
Provisions	43	24 571	478	10 702	9 763	24 795	70 309
Interest suspended	44	-	-	4 906	3 639	-	22 003
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
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%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	260 288	-	-	-	-	260 288
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	211 169	-	-	-	-	211 169
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	2 029	-	-	-	-	2 029
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	51 148	-	-	-	-	51 148
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	51 148	-	-	-	-	51 148
Provisions	65	638	-	-	-	-	638
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 908 428	75	8 191	1 814	8 174	2 926 682
Less: Reclassified during the quarter	68	1 677	73	2 334	940	56	5 080
Written off during the quarter	69	-	-	-	-	2 250	2 250
Payments received and other credits	70	80 750	-	670	-	44	81 464
Add: Classified/reclassified during quarter	71	133 765	133	1 547	-	6 354	141 799
Finance charges earned and other debits	72	115 204	-	-	-	-	115 204
Gross other loans at end of quarter (67-68-69-70+71+72)	73	3 074 970	135	6 734	874	12 178	3 094 891
Realizable value of security	74	-	-	4 673	235	2 592	7 500
Net other loans, before provisions (73 - 74)	75	3 074 970	135	2 061	639	9 586	3 087 391
Provisions	76	32 367	6	55	190	8 941	41 559
Interest suspended	77	-	-	983	264	5 671	6 918
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	17 814 133	404 394	244 938	255 919	148 807	18 868 191
Less: Reclassified during the quarter	79	206 962	233 146	105 690	143 498	11 777	701 073
Written off during the quarter	80	-	58	478	4 037	16 963	21 536
Payments received and other credits	81	2 856 550	15 157	15 822	(7 466)	10 966	2 891 029
Add: Classified/reclassified during quarter	82	1 734 855	117 317	69 504	7 363	40 640	1 969 679
Finance charges earned and other debits	83	1 903 166	11 564	4 060	3 282	180	1 922 252
Gross total loans at end of quarter (78-79-80-81+82+83)	84	18 388 642	284 914	196 512	126 495	149 921	19 146 484
Realizable value of security	85	-	-	144 422	73 760	55 335	273 517
Net total loans , before provisions (84 - 85)	86	18 388 642	284 914	52 090	52 735	94 586	18 872 967
Provisions	87	212 220	5 705	79 533	55 833	97 151	450 442
Interest suspended	88	-	-	32 437	19 280	83 763	135 480
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, Investments and all other assets before provisions	89	843 583	-	-	-	-	843 583
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	843 583	-	-	-	-	843 583
			Mortgages	Overdrafts	Personal Loans	All Other Loans	Total
Recoveries during the quarter	92						-

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							
Ageing analysis																
Total loans and advances	93	3 272 334	7 882 167	3 232 180	1 489 518	-	3 268 141	2 144	19 146 484							
Current (non-overdue) loans	94	3 205 215	7 567 844	3 093 536	1 389 521	-	3 248 220	2 144	18 506 480							
Overdues:	95	67 119	314 323	138 644	99 997	-	19 921	-	640 004							
Amounts overdue: <1 month	96	1 846	-	-	-	-	-	-	1 846							
Amounts overdue: 1 to < 3 months	97	15 394	90 049	46 247	25 436	-	1 605	-	178 731							
Amounts overdue: 3 to < 6 months	98	11 000	100 611	25 767	20 938	-	3 520	-	161 836							
Amounts overdue: 6 to <12 months	99	6 351	70 360	39 294	23 253	-	1 953	-	141 211							
Amounts overdue: 12 to <18 months	100	24 118	47 561	22 200	27 826	-	9 888	-	131 593							
Amounts overdue: 18 months and above	101	8 410	5 742	5 136	2 544	-	2 955	-	24 787							
Specific provisions																
Opening balance	102	37 960	117 772	79 089	47 307	-	7 281	-	289 409							
Amounts written off	103	3 857	1 817	7 007	4 629	-	2 250	-	19 560							
Recoveries of previous write-offs	104	2 431	8	39	35	-	11	-	2 524							
Charge per income statement	105	(689)	(10 373)	5 123	10 672	-	4 328	-	9 061							
Closing balance (102-103+104+105)	106	35 845	105 590	77 244	53 385	-	9 370	-	281 434							
General debt provisions																
Opening balance	107	73 655	51 884	22 013	9 835	-	11 783	-	169 170							
Charge per income statement	108	2 832	5 122	(1 558)	1 062	-	63	-	7 521							
Closing balance (99+100)	109	76 487	57 006	20 455	10 897	-	11 846	-	176 691							
Assets bought in or repossessed during the preceding five years and unsold																
		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 sale							
Companies acquired	110	-			-		-		-							
Fixed properties:	111	-			8 096		-		-							
Private dwellings	112	3 728			6 443		-		-							
Commercial and Industrial	113	2 618			1 653		-		-							
Vehicles and equipment	114	1 110			1 930		-		-							
Other	115	3 630			-		-		-							
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES																
	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	597 310	1 035 272	384 945	441 599	1 049 470	141 532	711 185	448 263	1 791 215	394 379	541 279	9 802 868	1 807 166	19 146 483	
Non-performing loans	117	13 092	2 832	1 014	14 295	4 066	1 890	22 050	4 893	14 223	65 854	9 149	237 241	24 943	415 542	
Security values	118	8 765	1 147	341	9 165	959	993	8 623	1 189	5 738	40 004	3 705	141 725	11 253	233 607	
Specific provisions	119	4 733	1 605	538	10 330	3 199	522	13 461	3 903	8 250	37 954	5 184	149 838	11 392	250 909	
Net unsecured and with no provision	120	(406)	80	135	(5 200)	(92)	375	(34)	(199)	235	(12 104)	260	(54 322)	2 298	(68 974)	
Number of clients	121	4 448	207	152	1 045	904	418	2 406	1 127	1 007	6 723	277	156 888	8 079	183 681	
4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES																
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohanguena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	122	36 518	1 388 170	351 857	534 276	88 624	13 063 713	100 793	1 474	255 810	194 422	221 636	311 433	656 391	17 205 117	
Non-performing loans	123	2 619	13 603	5 480	13 852	8 365	307 285	7 318	-	11 536	5 432	18 628	1 544	19 879	415 541	
Security values	124	1 039	7 441	1 471	9 559	2 510	184 337	4 805	-	5 951	1 813	5 575	174	8 933	233 608	
Specific provisions	125	1 507	6 609	4 199	9 962	6 269	183 385	4 029	-	6 963	2 142	14 005	1 324	10 513	250 907	
Net unsecured and with no provision	126	73	(447)	(190)	(5 669)	(414)	(60 437)	(1 516)	-	(1 378)	1 477	(952)	46	433	(68 974)	
Number of clients	127	1 318	46 492	12 864	29 624	7 744	186 912	7 694	74	8 604	52 801	9 287	8 115	32 971	404 500	