

V3	Institution:	INDUSTRY
	Financial Year:	2014
	Start Date:	2014-07-01
	End Date:	2014-09-30

CREDIT RISK
(Confidential and not available for inspection by the public)

PART A

(All amounts to be rounded off to the nearest N\$'000)

Line no	ITEMS	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
	(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS						
1	Gross exposure to sovereign or central banks at beginning of quarter	2 138 610	-	-	-	-	2 138 610
2	Movements during the quarter	2 804 411	-	-	-	-	2 804 411
3	Written off during the quarter	-	-	-	-	-	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	4 943 021	-	-	-	-	4 943 021
5	Realizable value of security	-	-	-	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	4 943 021	-	-	-	-	4 943 021
7	Interest suspended	-	-	-	-	-	-
8	Provisions	67	-	-	-	-	67
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
	(B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY						
9	Gross exposure to public sector entities at beginning of quarter	2 426 557	-	-	-	-	2 426 557
10	Movements during the quarter	(73 183)	-	-	-	-	(73 183)
11	Written off during the quarter	-	-	-	-	-	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	2 353 374	-	-	-	-	2 353 374
13	Realizable value of security	-	-	-	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	2 353 374	-	-	-	-	2 353 374
15	Interest suspended	-	-	-	-	-	-
16	Provisions	23 516	-	-	-	-	23 516
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
	(C) CLAIMS ON BANKS						
17	Gross exposure to banks at beginning of quarter	7 072 146	12	-	-	-	7 072 158
18	Movements during the quarter	(731 725)	(12)	-	-	-	(731 737)
19	Written off during the quarter	-	-	-	-	-	-
20	Gross exposure to banks at end of quarter (17+18-19)	6 340 421	-	-	-	-	6 340 421
21	Realizable value of security	-	-	-	-	-	-
22	Net exposure to banks before provisioning (20-21)	6 340 421	-	-	-	-	6 340 421
23	Interest suspended	-	-	-	-	-	-
24	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

V3 Institution:	INDUSTRY
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Start Date:	41821
End Date:	41912

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Line no	ITEMS	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
(D) CLAIMS ON SECURITY FIRMS							
25	Gross exposure to security firms at beginning of quarter	-	-	-	-	-	-
26	Movements during the quarter	377 103	-	-	-	-	377 103
27	Written off during the quarter	-	-	-	-	-	-
28	Gross exposure to security firms at end of quarter (25+26-27)	377 103	-	-	-	-	377 103
29	Realizable value of security	-	-	-	-	-	-
30	Net exposure to security firms before provisioning (28-29)	377 103	-	-	-	-	377 103
31	Interest suspended	-	-	-	-	-	-
32	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CLAIMS ON CORPORATES							
33	Gross exposure to corporates at beginning of quarter	9 957 374	309	2 310	33	31 124	9 991 150
34	Movements during the quarter	641 056	66 871	703	293	479	709 401
35	Written off during the quarter	-	-	-	-	6	6
36	Gross exposure to corporates at end of quarter (33+34-35)	10 598 430	67 180	3 013	326	31 597	10 700 545
37	Realizable value of security	-	-	1 094	-	10 694	11 788
38	Net exposure to corporates before provisioning (36-37)	10 598 430	67 180	1 919	326	20 902	10 688 757
39	Interest suspended	-	-	79	11	8 128	8 217
40	Provisions	105 153	1 344	380	158	12 774	119 808
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO							
41	Gross exposure to retail portfolio at beginning of quarter	16 540 298	428 942	75 834	49 665	197 383	17 292 122
42	Movements during the quarter	389 158	(174 605)	6 491	13 977	37 224	272 244
43	Written off during the quarter	-	-	609	3 339	26 691	30 639
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	16 929 456	254 337	81 716	60 303	207 916	17 533 727
45	Realizable value of security	-	-	20 111	13 087	66 591	99 789
46	Net exposure to retail portfolio before provisioning (44-45)	16 929 456	254 337	61 605	47 216	141 324	17 433 938
47	Interest suspended	-	-	3 035	2 937	31 287	37 259
48	Provisions	170 743	26 197	52 418	43 838	114 155	407 351
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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	(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES						
49	Gross exposure to residential mortgage properties at beginning of quarter	23 554 289	548 520	224 401	58 750	251 889	24 637 849
50	Movements during the quarter	953 984	(199 730)	(69 823)	21 691	(23 908)	682 213
51	Written off during the quarter	-	-	-	-	838	838
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	24 508 273	348 790	154 578	80 441	227 143	25 319 224
53	Realizable value of security	-	-	145 619	71 867	175 964	393 450
54	Net exposure to residential mortgage properties before provisioning (52-53)	24 508 273	348 790	8 958	8 574	51 180	24 925 774
55	Interest suspended	-	-	14 635	7 880	38 487	61 002
56	Provisions	246 873	12 027	17 450	4 694	13 915	294 959
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
	(H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES						
57	Gross exposure to commercial real estates at beginning of quarter	7 929 479	16 770	7 352	2 786	19 062	7 975 449
58	Movements during the quarter	598 056	(15 410)	(1 269)	(2 105)	3 548	582 821
59	Written off during the quarter	-	-	-	-	-	-
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	8 527 535	1 360	6 083	681	22 610	8 558 270
61	Realizable value of security	-	-	5 322	681	17 660	23 663
62	Net exposure to commercial real estates before provisioning (60-61)	8 527 535	1 360	761	-	4 950	8 534 607
63	Interest suspended	-	-	564	31	4 792	5 387
64	Provisions	85 783	27	908	-	404	87 122
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
	(I) OTHER ASSETS						
65	Total other assets at beginning of quarter	8 390 326	-	-	-	-	8 390 326
66	Movements during the quarter	1 460 938	-	-	-	-	1 460 938
67	Written off during the quarter	-	-	-	-	-	-
68	Total other assets at end of quarter (65+66-67)	9 851 264	-	-	-	-	9 851 264
69	Realizable value of security	-	-	-	-	-	-
70	Other assets before provisioning (68-69)	9 851 264	-	-	-	-	9 851 264
71	Interest suspended	-	-	-	-	-	-
72	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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PART A

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		1	2	3	4	5	6
	(J) TOTAL EXPOSURE						
73	Total exposure at beginning of quarter	78 009 079	994 553	309 897	111 234	499 458	79 924 221
74	Movements during the quarter	6 419 798	(322 886)	(63 899)	33 855	17 343	6 084 211
75	Written off during the quarter	-	-	609	3 339	27 535	31 483
76	Total exposure at end of quarter (73+74-75)	84 428 877	671 667	245 389	141 750	489 266	85 976 949
77	Realizable value of security	-	-	172 146	85 634	270 909	528 690
78	Net exposure before provisioning (76-77)	84 428 877	671 667	73 243	56 116	218 356	85 448 259
79	Interest suspended	-	-	18 313	10 859	82 694	111 866
80	Provisions	632 135	39 595	71 156	48 690	141 248	932 823
81	Accounting adjustments on general provisions						-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

Line no.	PART B AGEING ANALYSIS - COUNTER PARTIES	(A) Claims on Sovereign or Central Banks	(B) Claims on Public Sector Entities	(C) Claims on Banks	(D) Claims on Security Firms	(E) Claims on Corporates	(F) Claims included in the Retail Portfolios	(G) Claims secured by Residential Mortgage Properties	(H) Claims secured by Commercial Properties	(I) Other Assets	Total Exposures
		1	2	3	4	5	6	7	8	9	11
		82	Current non-overdue exposures	4 943 021	2 313 022	6 340 421	377 103	10 598 430	16 723 314	24 374 939	8 527 535
83	Overdues:	-	40 352	-	-	102 115	825 482	934 804	30 735	-	1 933 488
84	Amount overdue: 1 to < 2 months	-	40 352	-	-	-	216 161	123 853	-	-	380 366
85	Amount overdue: 2 to < 3 months	-	-	-	-	67 180	228 497	296 547	1 360	-	593 584
86	Amount overdue: 3 to < 6 months	-	-	-	-	3 013	107 465	206 821	6 083	-	323 381
87	Amount overdue: 6 to < 12 months	-	-	-	-	326	88 951	101 966	681	-	191 923
88	Amount overdue: 12 months and above	-	-	-	-	31 597	184 409	205 618	22 610	-	444 234
89	Gross Exposure	4 943 021	2 353 374	6 340 421	377 103	10 700 545	17 548 796	25 309 743	8 558 270	9 851 264	85 982 537

Line no	AGEING ANALYSIS - PRODUCT TYPES	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
		90	Current non-overdue exposures	9 920 313	32 354 513	7 432 786	3 311 389	580 604	7 928 379
91	Overdues:	333 943	965 333	249 731	112 606	49 286	217 450	-	1 928 349
92	Amount overdue: 1 to < 2 months	-	14 937	4 269	1 361	177	40 352	-	61 096
93	Amount overdue: 1 to < 2 months	173 415	108 916	12 002	6 942	11 596	6 399	-	319 270
94	Amount overdue: 2 to < 3 months	41 393	297 908	118 648	22 560	10 651	102 426	-	593 585
95	Amount overdue: 3 to < 6 months	23 310	212 904	30 519	24 262	19 737	12 648	-	323 380
96	Amount overdue: 6 to < 12 months	22 814	102 647	15 571	29 226	5 931	15 734	-	191 923
97	Amount overdue: 12 months and above	73 011	228 022	68 722	28 255	1 194	39 892	-	439 096
98	Gross Exposure	10 254 256	33 319 846	7 682 518	3 423 994	629 890	8 145 830	-	63 456 334

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	PART C 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
		99	Distribution	241 199	7 885 444	1 151 633	1 762 980	696 538	44 916 653	517 734	179 211	993 760	155 414	2 409 987	1 141 551
100	Non-performing loans	7 385	101 750	25 312	15 315	6 846	591 965	4 600	2 401	11 364	471	55 656	8 493	22 466	854 022
101	Security values	3 171	62 520	13 894	7 830	3 792	379 644	1 866	792	8 136	53	30 346	4 331	12 316	528 691
102	Specific provisions	2 974	30 672	7 771	5 009	2 445	176 409	1 994	1 113	2 236	326	17 672	3 774	8 703	261 097
103	Net unsecured and with no provision	1 239	8 557	3 647	2 476	610	35 911	739	497	992	92	7 638	388	1 448	64 234
104	Number of clients	5 179	48 777	9 215	16 230	9 608	253 223	6 560	5 286	7 554	3 227	29 108	8 381	22 243	424 591

Line no.	PART D MEMORANDUM SECTION	Instalment sales and Lease	Overdraft Facility	Personal Loans	Credit Cards	Other loans and advances	Interbank Loans	Mortgage Loans	Total
		1	2	3	4	5	6	7	8
		105	Exposures secured by residential mortgage property	-	840 912	207 137	-	1 494 919	-
		-	-	-	-	-	-	-	
106	Exposures secured by commercial real estate	-	1 732 118	135 975	-	5 445 022	-	4 879 779	12 192 895

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Commulative amount written off to date	Liabilities & other cost to be settled prior to sale
		1	2	3	4
107	Company Acquired				
108	Fixed Property	9 135	-	-	-
109	Private dwelling	5 749			
110	Commercial and Industrial	3 386			
111	Vehicle and equipment	13 405	1 128		
112	Other	-			
113	Total	22 540	1 128	-	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	139
115	N\$ 500 - N\$ 1 000	191
116	N\$ 1 000 - N\$ 1 500	90
117	N\$ 1 500 - N\$ 3 000	67
118	N\$ 3 000 and above	24
119	Total granted and taken up	511