

V3 Institution:	INDUSTRY
Financial Year:	2014
Start Date:	2014-10-01
End Date:	2014-12-31

PART A

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

(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	4 943 021	-	-	-	-	4 943 021
2	Movements during the quarter	(1 813 905)	-	-	-	-	(1 813 905)
3	Written off during the quarter	-	-	-	-	-	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	3 129 116	-	-	-	-	3 129 116
5	Realizable value of security	-	-	-	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	3 129 116	-	-	-	-	3 129 116
7	Interest suspended	-	-	-	-	-	-
8	Provisions	84	-	-	-	-	84
	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	2 353 374	-	-	-	-	2 353 374
10	Movements during the quarter	120 424	-	-	-	-	120 424
11	Written off during the quarter	-	-	-	-	-	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	2 473 798	-	-	-	-	2 473 798
13	Realizable value of security	-	-	-	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	2 473 798	-	-	-	-	2 473 798
15	Interest suspended	-	-	-	-	-	-
16	Provisions	24 609	-	-	-	-	24 609
	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	6 340 421	-	-	-	-	6 340 421
18	Movements during the quarter	(689 405)	-	-	-	-	(689 405)
19	Written off during the quarter	-	-	-	-	-	-
20	Gross exposure to banks at end of quarter (17+18-19)	5 651 016	-	-	-	-	5 651 016
21	Realizable value of security	-	-	-	-	-	-
22	Net exposure to banks before provisioning (20-21)	5 651 016	-	-	-	-	5 651 016
23	Interest suspended	-	-	-	-	-	-
24	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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(D) CLAIMS ON SECURITY FIRMS							
25	Gross exposure to security firms at beginning of quarter	377 103	-	-	-	-	377 103
26	Movements during the quarter	(48 928)	-	-	-	-	(48 928)
27	Written off during the quarter	-	-	-	-	-	-
28	Gross exposure to security firms at end of quarter (25+26-27)	328 175	-	-	-	-	328 175
29	Realizable value of security	-	-	-	-	-	-
30	Net exposure to security firms before provisioning (28-29)	328 175	-	-	-	-	328 175
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	10 598 430	67 180	3 013	326	31 597	10 700 545
34	Movements during the quarter	1 889 592	(65 630)	(624)	548	927	1 824 812
35	Written off during the quarter	-	-	-	-	47	47
36	Gross exposure to corporates at end of quarter (33+34-35)	12 488 022	1 549	2 388	874	32 477	12 525 310
37	Realizable value of security	-	-	281	279	16 763	17 322
38	Net exposure to corporates before provisioning (36-37)	12 488 022	1 549	2 108	595	15 714	12 507 988
39	Interest suspended	-	-	67	35	6 624	6 726
40	Provisions	122 968	31	408	280	9 090	132 777
	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	16 929 456	254 337	81 716	60 303	207 916	17 533 727
42	Movements during the quarter	91 593	76 656	10 114	1 884	34 533	214 779
43	Written off during the quarter	-	-	219	7 049	19 151	26 419
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	17 021 049	330 993	91 610	55 138	223 297	17 722 087
45	Realizable value of security	-	-	32 062	12 801	68 491	113 355
46	Net exposure to retail portfolio before provisioning (44-45)	17 021 049	330 993	59 549	42 337	154 806	17 608 733
47	Interest suspended	-	-	6 035	3 192	31 740	40 967
48	Provisions	171 648	29 326	51 753	37 962	124 135	414 844
	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	24 508 273	348 790	154 578	80 441	227 143	25 319 224
50	Movements during the quarter	865 951	171 685	(34 096)	(31 827)	33 142	1 004 854
51	Written off during the quarter	-	-	-	-	1 283	1 283
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	25 374 223	520 475	120 481	48 614	259 002	26 322 796
53	Realizable value of security	-	-	111 458	43 106	199 846	354 410
54	Net exposure to residential mortgage properties before provisioning (52-53)	25 374 223	520 475	9 023	5 508	59 156	25 968 386
55	Interest suspended	-	-	17 531	3 000	44 590	65 121
56	Provisions	256 474	19 820	13 477	3 043	14 755	307 569
	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	8 527 535	1 360	6 083	681	22 610	8 558 270
58	Movements during the quarter	661 123	(519)	(1 249)	697	498	660 550
59	Written off during the quarter	-	-	-	-	-	-
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	9 188 658	842	4 834	1 378	23 109	9 218 820
61	Realizable value of security	-	-	4 014	1 378	17 579	22 971
62	Net exposure to commercial real estates before provisioning (60-61)	9 188 658	842	820	-	5 530	9 195 849
63	Interest suspended	-	-	634	87	5 098	5 819
64	Provisions	92 170	17	913	-	570	93 670
	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	9 851 264	-	-	-	-	9 851 264
66	Movements during the quarter	(697 104)	-	-	-	-	(697 104)
67	Written off during the quarter	-	-	-	-	-	-
68	Total other assets at end of quarter (65+66-67)	9 154 160	-	-	-	-	9 154 160
69	Realizable value of security	-	-	-	-	-	-
70	Other assets before provisioning (68-69)	9 154 160	-	-	-	-	9 154 160
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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		1	2	3	4	5	6
(J) TOTAL EXPOSURE							
73	Total exposure at beginning of quarter	84 428 877	671 667	245 389	141 750	489 266	85 976 949
74	Movements during the quarter	379 340	182 192	(25 856)	(28 697)	69 100	576 078
75	Written off during the quarter	-	-	-	219	20 481	27 749
76	Total exposure at end of quarter (73+74-75)	84 808 217	853 859	219 533	106 004	537 884	86 525 278
77	Realizable value of security	-	-	147 814	57 664	302 679	508 057
78	Net exposure before provisioning (76-77)	84 808 217	853 859	71 500	48 339	235 206	86 017 221
79	Interest suspended	-	-	24 267	6 314	88 052	118 633
80	Provisions	667 953	49 194	66 551	41 305	148 550	973 552
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	3 129 048	2 473 600	5 608 204	328 175	12 528 245	16 768 559	25 013 997	9 187 772
83	Overdues:	68	198	-	-	39 877	958 798	-	31 048	-	1 029 989
84	Amount overdue: 1 to < 2 months	-	-	-	-	2 589	252 580	360 227	886	-	616 548
85	Amount overdue: 2 to < 3 months	-	-	-	-	1 549	293 088	432 118	842	-	727 597
86	Amount overdue: 3 to < 6 months	-	-	-	-	2 388	129 425	208 837	4 834	-	345 485
87	Amount overdue: 6 to < 12 months	-	-	-	-	874	55 138	48 614	1 378	-	106 004
88	Amount overdue: 12 months and above	-	-	-	-	32 477	228 566	259 002	23 109	-	543 154
89	Gross Exposure	3 129 116	2 473 798	5 608 204	328 175	12 568 122	17 727 357	25 273 000	9 218 820	9 154 160	86 207 752

Line no	PART B AGEING ANALYSIS - PRODUCT TYPES	Installment 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	10 632 699	34 201 193	8 195 633	4 989 475	383 039	7 247 316
91	Overdues:	395 239	1 340 287	258 989	141 054	37 096	159 283	-	2 331 947
92	Amount overdue: 1 to < 2 months	12 859	45 348	633	1 964	290	1 145	-	62 239
93	Amount overdue: 2 to < 3 months	169 210	315 764	18 663	36 363	13 087	1 221	-	554 308
94	Amount overdue: 3 to < 6 months	88 468	432 960	116 274	21 079	7 636	61 182	-	727 599
95	Amount overdue: 6 to < 12 months	34 608	213 671	32 481	23 202	8 210	33 316	-	345 488
96	Amount overdue: 12 months and above	11 031	49 992	18 699	15 231	6 313	4 738	-	106 004
97	Amount overdue: 12 months and above	79 063	282 552	72 238	43 214	1 560	57 881	-	538 309
98	Gross Exposure	11 027 937	35 641 480	8 454 621	5 130 529	420 135	7 406 599	-	67 981 301

		PART C													
		GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES													
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Ojzondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	252 128	7 983 714	1 200 156	1 803 784	706 619	47 027 643	509 961	228 499	994 878	173 454	2 537 003	1 147 966	2 235 765	66 801 571
100	Non-performing loans	6 199	96 523	25 250	12 918	6 166	576 808	6 598	2 463	12 587	354	51 494	7 220	16 773	821 342
101	Security values	2 571	54 798	13 342	5 391	3 318	367 162	3 395	988	8 009	53	25 402	2 868	6 325	493 623
102	Specific provisions	2 663	30 140	8 171	5 201	1 970	171 934	2 296	1 102	3 194	171	18 024	3 739	8 233	256 837
103	Net unsecured and with no provision	965	11 585	3 737	2 327	878	37 712	895	373	1 385	130	8 068	613	2 215	70 882
104	Number of clients	5 437	50 858	9 986	17 608	10 079	239 652	7 214	5 738	8 057	3 374	30 941	9 015	23 883	421 842

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	-	1 242 765	213 737	-	1 562 144	-	25 952 217	28 970 862
106	Exposures secured by commercial real estate	-	2 538 338	119 999	-	5 722 509	-	5 355 123	13 735 968

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Cummulative amount written off to date	Liabilities & other cost to be settled prior to sale
		1	2	3	4
107	Company Acquired	-	-	-	-
108	Fixed Property	8 708	13 931	1 973	-
109	Private dwelling	5 327	8 648	1 973	-
110	Commercial and Industrial	3 381	5 283	-	-
111	Vehicle and equipment	7 358	4 251	3 102	-
112	Other	-	-	-	-
113	Total	16 066	18 182	5 075	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	NS 0 - NS 500	967
115	NS 500 - NS 1 000	868
116	NS 1 000 - NS 1 500	345
117	NS 1 500 - NS 3 000	320
118	NS 3 000 and above	60
119	Total granted and taken up	2 560