

V3 Institution:	INDUSTRY
Financial Year:	2018
Start Date:	2018/10/01
End Date:	2018/12/31

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					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS							
1	Gross exposure to sovereign or central banks at beginning of quarter	7,286,010	429	0	0	0	7,286,439
2	Movements during the quarter	-1,674,915	-429	0	0	0	(1,675,344)
3	Written off during the quarter	0	0	0	0	0	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	5,611,095	-	-	-	-	5,611,095
5	Realizable value of security			0	0	0	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	5,611,095	-	-	-	-	5,611,095
7	Interest suspended			0	0	0	-
8	Provisions	773	0	0	0	0	773
	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	4,901,518	6	0	0	0	4,901,524
10	Movements during the quarter	-753,695	-5	0	0	0	(753,700)
11	Written off during the quarter	0	0	0	0	0	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	4,147,823	1	-	-	-	4,147,824
13	Realizable value of security			0	0	0	-
14	Net exposure to public sector entities before provisioning (12-13)	4,147,823	1	-	-	-	4,147,824
15	Interest suspended			0	0	0	-
16	Provisions	41,252	0	0	0	0	41,252
	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	9,137,333	0	0	0	0	9,137,333
18	Movements during the quarter	-1,401,117	0	0	0	0	(1,401,117)
19	Written off during the quarter	0	0	0	0	0	-
20	Gross exposure to banks at end of quarter (17+18-19)	7,736,216	-	-	-	-	7,736,216
21	Realizable value of security			0	0	0	-
22	Net exposure to banks before provisioning (20-21)	7,736,216	-	-	-	-	7,736,216
23	Interest suspended			0	0	0	-
24	Provisions	88	0	0	0	0	88
	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
	(D) CLAIMS ON SECURITY FIRMS						
25	Gross exposure to security firms at beginning of quarter	1,014,786	0	0	0	0	1,014,786
26	Movements during the quarter	214,998	0	0	0	0	214,998
27	Written off during the quarter	0	0	0	0	0	-
28	Gross exposure to security firms at end of quarter (25+26-27)	1,229,784	-	-	-	-	1,229,784
29	Realizable value of security			0	0	0	-
30	Net exposure to security firms before provisioning (28-29)	1,229,784	-	-	-	-	1,229,784
31	Interest suspended			0	0	0	-
32	Provisions	0	0	0	0	0	-
	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	18,609,923	287,233	228,021	80,521	213,943	19,419,642
34	Movements during the quarter	1,213,836	-229,626	35,319	-22,578	49,498	1,046,449
35	Written off during the quarter	0	0	0	0	0	-
36	Gross exposure to corporates at end of quarter (33+34-35)	19,823,759	57,607	263,341	57,944	263,441	20,466,091
37	Realizable value of security			220,563	48,780	178,703	448,046
38	Net exposure to corporates before provisioning (36-37)	19,823,759	57,607	42,777	9,163	84,738	20,018,045
39	Interest suspended			13,368	5,418	41,558	60,343
40	Provisions	190,974	1,152	43,381	2,936	43,698	282,143
	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	20,920,764	471,219	310,563	205,087	382,490	22,290,123
42	Movements during the quarter	322,760	17,222	-51,137	31,325	73,854	394,025
43	Written off during the quarter	0	0	2,428	14,350	32,112	48,890
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	21,243,524	488,441	256,999	222,062	424,231	22,635,258
45	Realizable value of security			123,914	104,089	159,089	387,092
46	Net exposure to retail portfolio before provisioning (44-45)	21,243,524	488,441	133,085	117,974	265,142	22,248,166
47	Interest suspended			21,143	21,728	75,408	118,279
48	Provisions	212,487	10,804	102,684	84,811	199,964	610,750
	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	
	(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES						
49	Gross exposure to residential mortgage properties at beginning of quarter	34,854,462	530,777	489,600	169,876	892,643	36,937,357
50	Movements during the quarter	888,053	-134,075	-11,910	103,600	31,275	876,944
51	Written off during the quarter	0	0	93	0	3,775	3,868
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	35,742,515	396,702	477,597	273,476	920,143	37,810,433
53	Realizable value of security			421,753	227,064	682,227	1,331,044
54	Net exposure to residential mortgage properties before provisioning (52-53)	35,742,515	396,702	55,843	46,412	237,917	36,479,389
55	Interest suspended			50,376	28,637	146,621	225,634
56	Provisions	357,425	7,934	51,522	20,651	89,053	526,586
	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	12,014,645	127,787	56,258	54,421	73,346	12,326,456
58	Movements during the quarter	171,497	-108,058	42,950	13,164	69,036	188,589
59	Written off during the quarter	0	0	0	0	45	45
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	12,186,142	19,729	99,208	67,585	142,336	12,515,000
61	Realizable value of security			45,850	58,448	112,014	216,313
62	Net exposure to commercial real estates before provisioning (60-61)	12,186,142	19,729	53,357	9,137	30,322	12,298,687
63	Interest suspended			5,838	7,138	19,996	32,971
64	Provisions	122,658	395	15,214	2,829	10,821	151,917
	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	16,377,782	47	0	0	0	16,377,829
66	Movements during the quarter	1,503,268	-47	65	0	0	1,503,286
67	Written off during the quarter	0	0	0	0	0	-
68	Total other assets at end of quarter (65+66-67)	17,881,050	-	65	-	-	17,881,115
69	Realizable value of security			0	0	0	-
70	Other assets before provisioning (68-69)	17,881,050	-	65	-	-	17,881,115
71	Interest suspended			0	0	0	-
72	Provisions	327	0	7	0	0	333
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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PART A

Line no.	ITEMS	CLASSIFICATION CATEGORY					
		Pass or Acceptable 1	Special mention 2	Sub-standard 3	Doubtful 4	Loss/Bad 5	Total 6
(J) TOTAL EXPOSURE							
73	Total exposure at beginning of quarter	125,117,222	1,417,498	1,084,442	509,905	1,562,422	129,691,488
74	Movements during the quarter	484,686	(455,017)	15,288	125,512	223,662	394,131
75	Written off during the quarter	-	-	2,521	14,350	35,933	52,804
76	Total exposure at end of quarter (73+74-75)	125,601,908	962,481	1,097,208	621,067	1,750,151	130,032,816
77	Realizable value of security	-	-	812,081	438,381	1,132,033	2,382,495
78	Net exposure before provisioning (76-77)	125,601,908	962,481	285,128	182,686	618,118	127,650,321
79	Interest suspended	-	-	90,724	62,920	283,583	437,227
80	Provisions	925,984	20,285	212,809	111,227	343,536	1,613,841
81	Accounting adjustments on general provisions	27,183	-	-	-	-	27,183
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	(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	5,543,619	4,146,877	7,736,216	1,229,784	19,797,765	20,563,476	33,902,913	11,933,479	17,881,021	122,735,150
83	Overdues:	384	946	-	-	668,327	2,071,781	3,907,549	581,521	65	7,230,573
84	Amount overdue: 1 to < 2 months	384	0	0	0	25,995	681,890	1,839,631	252,663	0	2,800,563
85	Amount overdue: 2 to < 3 months	0	946	0	0	57,607	486,598	396,702	19,729	65	961,648
86	Amount overdue: 3 to < 6 months	0	0	0	0	263,341	256,999	477,597	99,208	0	1,097,144
87	Amount overdue: 6 to < 12 months	0	0	0	0	57,944	222,063	273,476	67,585	0	621,068
88	Amount overdue: 12 months and above	0	0	0	0	263,441	424,231	920,143	142,336	0	1,750,151
89	Gross Exposure	5,544,003	4,147,823	7,736,216	1,229,784	20,466,092	22,635,257	37,810,462	12,515,000	17,881,086	129,965,723

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	10,708,281	45,839,823	11,258,612	9,754,541	667,261	11,453,595	13,966	89,696,079
91	Overdues:	827,027	4,617,903	734,927	280,427	42,723	726,150	-	7,229,157
92	Amount overdue: 1 to < 2 months	0	0	0	1,842	0	0	0	1,842
93	Amount overdue: 1 to < 2 months	279,632	2,171,965	111,711	110,365	10,885	114,163	0	2,798,721
94	Amount overdue: 2 to < 3 months	279,123	408,112	97,481	27,453	9,291	139,243	0	960,703
95	Amount overdue: 3 to < 6 months	78,230	663,517	167,323	60,713	3,268	124,093	0	1,097,144
96	Amount overdue: 6 to < 12 months	48,645	344,281	80,852	41,925	9,930	95,435	0	621,068
97	Amount overdue: 12 months and above	141,396	1,030,027	277,561	38,130	9,349	253,216	0	1,749,680
98	Gross Exposure	11,535,308	50,457,726	11,993,539	10,034,968	709,984	12,179,745	13,966	96,925,236

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		PART C													Total
		GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	358,691	84,694,489	2,418,350	2,302,279	1,193,504	187,785,190	766,421	487,041	1,441,219	377,338	3,798,475	1,558,908	3,142,151	290,324,058
100	Non-performing loans	13,513	304,143	45,890	85,169	13,485	2,505,947	27,294	4,897	52,653	89,443	166,049	135,928	24,048	3,468,459
101	Security values	7,604	33,824,343	723,253	60,064	-149,557	124,234,339	18,387	2,716	36,785	63,016	98,728	89,278	12,039	159,020,995
102	Specific provisions	3,599	60,134	7,679	14,309	3,274	489,350	5,105	953	8,072	13,764	30,679	24,019	7,083	668,021
103	Net unsecured and with no provision	2,309	(33,580,333)	(685,042)	10,796	159,768	(122,217,742)	3,802	1,228	7,797	12,663	36,642	22,631	4,925	(156,220,557)
104	Number of clients	8,224	69,570	14,398	23,171	17,432	284,939	11,055	11,006	11,461	6,471	42,673	12,003	32,663	545,066

		PART D							
		MEMORANDUM SECTION							
Line no.		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	0	1,480,944	403,254	0	2,730,708	0	35,910,530	40,525,436
106	Exposures secured by commercial real estate	0	560,282	447,099	0	7,264,989	0	4,149,051	12,421,421

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	0	0	0	0
108	Fixed Property	54,796	93,511	-	-
109	Private dwelling	28,725	44,166	0	0
110	Commercial and Industrial	26,071	49,345	0	0
111	Vehicle and equipment	44,220	16,158	7,372	0
112	Other	0	0	0	0
113	Total	99,016	109,669	7,372	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	772
115	N\$ 500 - N\$ 1 000	684
116	N\$ 1 000 - N\$ 1 500	269
117	N\$ 1 500 - N\$ 3 000	205
118	N\$ 3 000 and above	39
119	Total granted and taken up	1,969