

Bank of Namibia



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	7,256,361	53,998	11,071	7,759	51,532	7,380,721
Less: Reclassified during the quarter	2	7,732	8,655	3,936	3,396	613	24,332
Written off during the quarter	3	-	-	215	293	3,284	3,792
Payments received and other credits	4	418,773	490	1,185	58	3,251	423,757
Add: Classified/reclassified during quarter	5	538,645	34,306	7,162	2,060	6,389	588,562
Finance charges earned and other debits	6	79,147	-	-	1,778	1	80,926
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	7,447,648	79,159	12,897	7,850	50,774	7,598,328
Realizable value of security	8	-	-	4,674	2,920	9,807	17,401
Net instalment sales and leases before provisioning (7 - 8)	9	7,447,648	79,159	8,223	4,930	40,967	7,580,927
Provisions	10	75,615	2,186	5,727	4,509	33,116	121,153
Interest suspended	11	-	-	230	217	7,852	8,299
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	23,273,053	705,149	76,541	40,300	248,035	24,343,078
Less: Reclassified during the quarter	13	178,762	243,318	14,662	26,019	18,885	481,646
Written off during the quarter	14	-	-	-	-	1,212	1,212
Payments received and other credits	15	-	11	12	-	14,906	14,929
Add: Classified/reclassified during quarter	16	389,171	162,232	21,889	9,582	34,549	617,423
Finance charges earned and other debits	17	660,091	4,890	977	26,359	333	692,650
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	24,143,553	628,942	84,733	50,222	247,914	25,155,364
Realizable value of security	19	-	-	75,461	43,070	159,960	278,491
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	24,143,553	628,942	9,272	7,152	87,954	24,876,873
Provisions	21	241,047	19,097	11,835	4,215	43,561	319,755
Interest suspended	22	-	-	10,160	6,847	45,087	62,094
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	5,465,439	63,524	16,699	11,529	71,257	5,628,448
Less: Reclassified during the quarter	24	1,519,038	13,253	5,697	7,631	3,528	1,549,147
Written off during the quarter	25	-	-	-	-	5,173	5,173
Payments received and other credits	26	119,192	-	3,461	-	4,230	126,883
Add: Classified/reclassified during quarter	27	1,558,434	13,773	9,656	2,851	8,097	1,592,811
Finance charges earned and other debits	28	201,608	1,629	528	2,189	676	206,630
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	5,587,251	65,673	17,725	8,938	67,099	5,746,686
Realizable value of security	30	-	-	6,510	1,512	20,594	28,616
Net overdrafts at end of quarter, before provisions (29 - 30)	31	5,587,251	65,673	11,215	7,426	46,505	5,718,070
Provisions	32	61,353	3,007	11,816	7,277	36,141	119,594
Interest suspended	33	-	-	355	517	15,214	16,086
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	2,508,029	45,238	9,997	10,770	28,098	2,602,132
Less: Reclassified during the quarter	35	217,285	25,816	3,342	6,031	436	252,910
Written off during the quarter	36	-	-	-	-	7,637	7,637
Payments received and other credits	37	372	83	874	67	327	1,723
Add: Classified/reclassified during quarter	38	128,628	3,453	9,538	2,897	8,936	153,452
Finance charges earned and other debits	39	85,712	155	337	575	35	86,814
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	2,504,712	22,947	15,656	8,144	28,669	2,580,128
Realizable value of security	41	-	-	5,576	1,370	3,057	10,003
Net personal loans at end of quarter, before provisions (40 - 41)	42	2,504,712	22,947	10,080	6,774	25,612	2,570,125

Provisions	43	25,482	1,142	6,207	3,211	21,110	57,152
Interest suspended	44	-	-	1,161	1,299	5,035	7,495
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	262,127	2,215	7,060	-	2,483	273,885
Less: Reclassified during the quarter	46	-	792	-	-	-	792
Written off during the quarter	47	-	-	1,206	-	148	1,354
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	4,697	36	819	-	136	5,688
Finance charges earned and other debits	50	30,560	-	1,564	-	-	32,124
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	297,384	1,459	8,237	-	2,471	309,551
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	297,384	1,459	8,237	-	2,471	309,551
Provisions	54	2,976	510	8,233	-	1,608	13,327
Interest suspended	55	-	-	-	-	863	863
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	52,398	-	-	-	-	52,398
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	52,398	-	-	-	-	52,398
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	26	-	-	-	-	26
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	26	-	-	-	-	26
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	26	-	-	-	-	26
Provisions	65	-	-	-	-	-	-
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	4,749,782	51,484	8,827	1,551	43,845	4,855,489
Less: Reclassified during the quarter	68	122,948	11,736	7,818	1,271	394	144,167
Written off during the quarter	69	-	-	-	-	3,638	3,638
Payments received and other credits	70	1,630	-	76	-	2,680	4,386
Add: Classified/reclassified during quarter	71	167,406	6,118	4,050	827	7,317	185,718
Finance charges earned and other debits	72	155,157	181	73	4,521	19	159,951
Gross other loans at end of quarter (67-68-69-70+71+72)	73	4,947,767	46,047	5,056	5,628	44,469	5,048,967
Realizable value of security	74	-	-	3,350	3,380	28,495	35,225
Net other loans, before provisions (73 - 74)	75	4,947,767	46,047	1,706	2,248	15,974	5,013,742
Provisions	76	55,724	1,705	1,771	1,742	11,265	72,207
Interest suspended	77	-	-	128	542	5,365	6,035
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	G=1%	G=1%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	43,567,189	921,608	130,195	71,909	445,250	45,136,151
Less: Reclassified during the quarter	79	2,045,765	303,570	35,455	44,348	23,856	2,452,994
Written off during the quarter	80	-	-	1,421	293	21,092	22,806
Payments received and other credits	81	592,365	584	5,608	125	25,394	624,076
Add: Classified/reclassified during quarter	82	2,786,981	219,918	53,114	18,217	65,424	3,143,654
Finance charges earned and other debits	83	1,212,301	6,855	3,479	35,422	1,064	1,259,121
Gross total loans at end of quarter (78-79-80-81+82+83)	84	44,928,341	844,227	144,304	80,782	441,396	46,439,050
Realizable value of security	85	-	-	95,570	52,252	221,913	369,735
Net total loans , before provisions (84 - 85)	86	44,928,341	844,227	48,734	28,530	219,483	46,069,315
Provisions	87	351,887	5,647	33,466	16,912	117,048	524,960
Interest suspended	88	-	-	24,158	13,464	109,169	146,791
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	538,645	34,306	7,162	2,060	6,389	588,562
Provisions made in respect of any of the above assets	90	79,147	-	-	1,778	1	80,926
Net NCDs, investments and all other assets (89 - 90)	91	459,498	34,306	7,162	282	6,388	507,636
		Instalment Sales	Mortgages	Overdrafts	Personal Loans	All Other Loans	TOTAL
Recoveries during the quarter	92	3,417	78	3,097	1,803	1,712	10,107

2. ASSET QUALITY &	Line	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank	Total
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PROVISION FOR LOAN LOSSES	no.	sales and leases	loans		loans	cards	& advances	advances		
		A	B	C	D	E	F	G	H	
<b>Ageing analysis</b>										
Total loans and advances	93	7,598,330	25,155,365	5,746,687	2,580,130	309,551	5,048,967	26	46,439,056	
Current (non-overdue) loans	94	7,311,303	24,011,881	5,580,404	2,502,246	292,264	4,942,589	26	44,640,713	
Overdues:	95	287,027	1,143,484	166,283	77,884	17,287	106,378	-	1,798,343	
Amounts overdue: <1 month	96	126,557	243,070	6,848	4,494	4,752	8,233	-	393,954	
Amounts overdue: 1 to < 3 months	97	88,948	517,546	65,672	20,919	1,827	42,993	-	737,905	
Amounts overdue: 3 to < 6 months	98	15,532	116,270	20,073	16,359	8,237	9,857	-	186,328	
Amounts overdue: 6 to <12 months	99	8,159	61,228	14,987	11,640	-	2,702	-	98,716	
Amounts overdue: 12 to <18 months	100	39,182	153,617	48,146	22,394	-	40,948	-	304,287	
Amounts overdue: 18 months and above	101	8,649	51,753	10,557	2,078	2,471	1,645	-	77,153	
<b>Specific provisions</b>										
Opening balance	102	44,540	85,492	62,615	32,422	9,543	16,550	-	251,162	
Amounts written off	103	3,879	1,218	5,472	7,051	1,355	3,808	-	22,783	
Recoveries of previous write-offs	104	652	9	2,854	1,533	1,387	320	-	6,755	
Charge per income statement	105	4,902	(11)	956	5,065	1,129	1,843	-	13,884	
Closing balance (102-103+104+105)	106	46,215	84,272	60,953	31,969	10,704	14,905	-	249,018	
<b>General debt provisions</b>										
Opening balance	107	75,899	250,090	62,226	27,101	3,442	51,457	524	470,739	
Charge per income statement	108	1,899	10,016	2,438	(368)	44	5,604	(524)	19,109	
Closing balance (99+100)	109	77,798	260,106	64,664	26,733	3,486	57,061	-	489,848	
<b>Assets bought in or repossessed during the preceding five years and unsold</b>		<b>Historical cost to date</b>	<b>Market value at date of return</b>	<b>Cumulative amounts written off to date</b>			<b>Liabilities to legal, municipal &amp; other costs to be settled prior to sale</b>			
Companies acquired	110	-	-	-	-	-	-	-	-	
Fixed properties:										
Private dwellings	111	8,211	16,365	-	-	-	-	-	-	
Commercial and Industrial	112	7,611	15,765	-	-	-	-	-	-	
Vehicles and equipment	113	600	600	-	-	-	-	-	-	
Other	114	7,937	5,177	-	-	-	-	-	-	
	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	1,909,822	828,385	528,121	1,090,802	1,315,915	298,003	10,528,913	1,229,993	990,869	5,407,867	431,859	20,798,073	1,080,434	46,439,056
Non-performing loans	117	17,605	7,132	1,800	10,077	12,920	2,861	126,531	9,395	11,722	51,142	138	400,941	14,216	666,480
Security values	118	9,723	4,662	730	5,704	6,092	1,068	67,481	4,766	5,970	20,529	71	236,236	6,703	369,735
Specific provisions	119	6,727	3,119	902	3,675	5,111	1,400	45,418	3,394	4,525	29,697	48	138,184	6,818	249,018
Net unsecured and with no provision	120	1,155	(649)	168	698	1,717	393	13,632	1,235	1,227	916	19	26,521	695	47,727
Number of clients	121	3,632	214	363	1,360	2,612	631	16,845	1,754	1,023	8,285	203	247,838	2,926	287,686
<b>4.GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>		<b>Caprivi</b>	<b>Erongo</b>	<b>Hardap</b>	<b>Karas</b>	<b>Kavango</b>	<b>Khomas</b>	<b>Kunene</b>	<b>Ohangwena</b>	<b>Omaheke</b>	<b>Omusati</b>	<b>Oshana</b>	<b>Oshikoto</b>	<b>Dtjozondjup</b>	<b>Total</b>
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
Distribution	122	178,561	5,680,505	816,204	1,339,147	327,156	32,832,752	331,198	88,163	731,860	625,644	1,139,062	789,299	1,559,503	46,439,054
Non-performing loans	123	5,818	43,459	12,912	23,266	4,110	492,045	7,965	1,344	8,317	12,558	34,636	3,222	16,830	666,482
Security values	124	3,415	24,911	6,624	12,554	1,570	278,821	3,989	504	4,091	7,069	17,535	1,221	7,432	369,736
Specific provisions	125	1,813	13,246	4,340	7,176	2,084	189,583	2,796	463	3,314	4,707	10,975	1,611	6,911	249,019
Net unsecured and with no provision	126	590	5,302	1,948	3,536	456	23,641	1,180	377	912	782	6,126	390	2,487	47,727
Number of clients	127	4,385	43,237	9,039	15,987	6,949	137,151	5,627	4,121	6,799	10,578	16,936	7,529	19,350	287,688