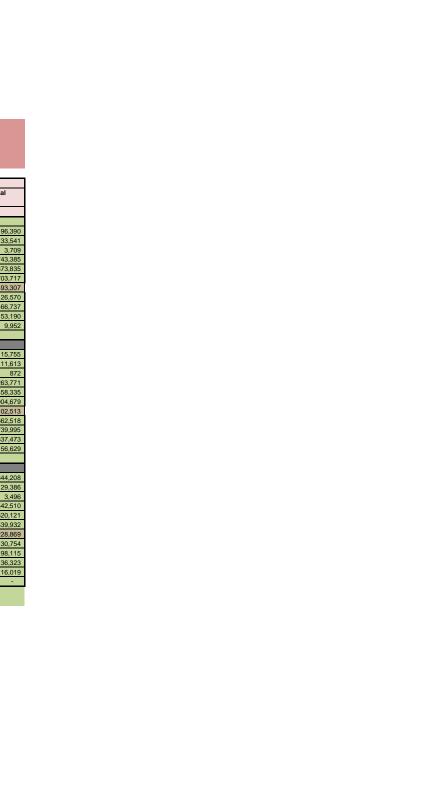


## NAMIBIAN BANKING INDUSTRY CREDIT RISK AS AT QUARTER ENDED 30 June 2013

1. ASSET TYPE CATEGORY	Line	Line CLASSIFICATION CATEGORY									
	no.	Pass or	Special	Sub-	Doubtful	Loss/	Total				
		Acceptable	mention	standard		Bad					
		1	2	3	4	5	6				
(A) INSTALMENT SALES AND LEASES											
Gross instalment sales and leases at beginning of quarter	1	7,934,305	172,488	11,834	10,947	66,816	8,196,390				
Less: Reclassified during the quarter	2	11,133	11,958	3,299	6,013	1,138	33,541				
Written off during the quarter	3	-	-	57	552	3,100	3,709				
Payments received and other credits	4	734,695	2,181	2,444	112	3,953	743,385				
Add: Classified/reclassified during quarter	5	327,352	18,788	17,151	427	10,117	373,835				
Finance charges earned and other debits	6	701,564	90	159	799	1,105	703,717				
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	8,217,393	177,227	23,344	5,496	69,847	8,493,307				
Realizable value of security	8			7,420	1,652	17,498	26,570				
Net instalment sales and leases before provisioning (7 - 8)	9	8,217,393	177,227	15,924	3,844	52,349	8,466,737				
Provisions	10	86,249	7,174	13,249	3,392	43,126	153,190				
Interest suspended	11			445	276	9,231	9,952				
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	27,099,128	600,725	144,123	25,269	246,510	28,115,755				
Less: Reclassified during the quarter	13	16,704	46,806	23,903	14,081	10,119	111,613				
Written off during the quarter	14	-	-	141	-	731	872				
Payments received and other credits	15	1,202,028	21,656	36,619	361	3,107	1,263,771				
Add: Classified/reclassified during quarter	16	271,212	84,244	62,801	21,332	18,746	458,335				
Finance charges earned and other debits	17	1,873,760	21,836	5,005	3,056	1,022	1,904,679				
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	28,025,368	638,343	151,266	35,215	252,321	29,102,513				
Realizable value of security	19			138,615	30,279	193,624	362,518				
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	28,025,368	638,343	12,651	4,936	58,697	28,739,995				
Provisions	21	280,965	13,823	13,870	2,101	26,714	337,473				
Interest suspended	22	-	-	14,797	1,897	39,935	56,629				
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	6,435,831	103,430	26,754	11,607	66,586	6,644,208				
Less: Reclassified during the quarter	24	3,127	8,148	6,897	10,177	1,037	29,386				
Written off during the quarter	25	-	-	225	94	3,177	3,496				
Payments received and other credits	26	1,539,546	74	2,019	12	859	1,542,510				
Add: Classified/reclassified during quarter	27	1,563,373	37,020	9,199	6,203	4,326	1,620,121				
Finance charges earned and other debits	28	506,924	24,565	615	6,155	1,673	539,932				
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	6,963,455	156,793	27,427	13,682	67,512	7,228,869				
Realizable value of security	30			14,497	3,821	12,436	30,754				
Net overdrafts at end of quarter, before provisions (29 - 30)	31	6,963,455	156,793	12,930	9,861	55,076	7,198,115				
Provisions	32	71,234	8,377	7,062	5,312	44,338	136,323				
Interest suspended	33	-	-	1,216	659	14,144	16,019				
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	2,919,217	19,093	17,151	7,880	43,958	3,007,299
Less: Reclassified during the quarter	35	73,996	10,564	7,980	5,781	1,279	99,600
Written off during the quarter	36	-	-	780	109	6,164	7,053
Payments received and other credits	37	251,264	542	2,519	163	1,956	256,444
Add: Classified/reclassified during quarter	38	86,883	16,339	14,532	7,385	5,624	130,763
Finance charges earned and other debits	39	295,106	28,883	559	633	1,771	326,952
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	2,975,946	53,209	20,963	9,845	41,954	3,101,917
Realizable value of security	41			7,138	1,626	3,701	12,465
Net personal loans at end of quarter, before provisions (40 - 41)	42	2,975,946	53,209	13,825	8,219	38,253	3,089,452
Provisions	43	30,194	3,832	4,389	3,938	37,238	79,591
Interest suspended	44	-	-	1,221	1,239	6,779	9,239
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS	45	055.007	4 404	0.040		4.050	200.000
Gross credit card balances at beginning of quarter Less: Reclassified during the quarter	45 46	355,387 1,849	1,481 7,026	8,942 1,571	-	1,056	366,866 10,446
Written off during the quarter	46	572	7,026	(1,629)	-	311	-746
Payments received and other credits	48	255,256	242	8,002	-	1,893	265,393
Add: Classified/reclassified during quarter	49	6,005	242	8,851	-	1,093	15,863
Finance charges earned and other debits	50	301,980	7,438	8		1,317	310,743
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	405,695	1,651	9,857	-	1,176	418,379
Realizable value of security	52	.55,055	1,001	-	-		
Net credit card balances at end of quarter, before provisions (51-52)	53	405,695	1,651	9,857	-	1,176	418,379
Provisions	54	4,385	504	9,858	1,067	-	15,814
Interest suspended	55	-	-	-	-	109	109
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	32,344	-	-	-	-	32,344
Less: Reclassified during the quarter	57	32,344	-	-	-	-	32,344
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	-	-	-	-	-	-
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	-	-	-	-	-	-
Realizable value of security	63			-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	-	-	-	-	-	-
Provisions	65	-	-	-	-	-	-
Interest suspended Minimum provision in percentages, G=general, S=specific	66	G=1%	G=2%	S=10%	S=50%	S=100%	-
(G) OTHER LOANS & ADVANCES		G=1%	G=2%	3=10%	3=30%	3=100%	
Gross other loans at beginning of quarter	67	5,890,349					
Less: Reclassified during the quarter			26.050	6 655	9 1//	47.005	5.079.212
	68		26,059 13,310	6,655 6,156	8,144 8 144	47,005 7,848	5,978,212 38,806
	68 69	3,348	26,059 13,310	6,655 6,156	8,144	7,848	38,806
Written off during the quarter	68 69 70	3,348		6,156		7,848 148	38,806 198
Written off during the quarter Payments received and other credits	69		13,310 - 25		8,144	7,848	38,806 198 973,856
Written off during the quarter	69 70	3,348 - 970,261	13,310	6,156 - 200	8,144 50	7,848 148 3,370	38,806 198
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter	69 70 71	3,348 - 970,261 250,894 468,369	13,310 - 25 25,174	6,156 - 200 14,484	8,144 50 - 5,708	7,848 148 3,370 676	38,806 198 973,856 296,936
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits	69 70 71 72	3,348 - 970,261 250,894	13,310 - 25 25,174 29,817	6,156 - 200 14,484 51	8,144 50 - 5,708 678 6,336 733	7,848 148 3,370 676 443	38,806 198 973,856 296,936 499,358 5,761,646 36,467
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72)	69 70 71 72 73 74 75	3,348 - 970,261 250,894 468,369 5,636,003	13,310 - 25 25,174 29,817 67,715	6,156 - 200 14,484 51 14,834 10,351 4,483	8,144 50 - 5,708 678 6,336 733 5,603	7,848 148 3,370 676 443 36,758 25,383 11,375	38,806 198 973,856 296,936 499,358 5,761,646
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security	69 70 71 72 73 74	3,348 - 970,261 250,894 468,369 5,636,003	13,310 - 25 25,174 29,817 67,715	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052	8,144 50 - 5,708 678 6,336 733 5,603 2,937	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended	69 70 71 72 73 74 75	3,348 970,261 250,894 468,369 5,636,003 5,636,003	13,310 - 25 25,174 29,817 67,715 67,715 6,940	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific	69 70 71 72 73 74 75 76	3,348 - 970,261 250,894 468,369 5,636,003	13,310 - 25 25,174 29,817 67,715	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052	8,144 50 - 5,708 678 6,336 733 5,603 2,937	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended	69 70 71 72 73 74 75 76	3,348 970,261 250,894 468,369 5,636,003 5,636,003 59,053 - G=1%	13,310 - 25 25,174 29,817 67,715 67,715 69,40 - G=2%	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10%	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1%	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1%	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter	69 70 71 72 73 74 75 76 77	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 59,053 - G=1%	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - G=2% 923,276	6,156 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10%	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1%	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1%	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter	69 70 71 72 73 74 75 76 77	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 59,053 - G=1% - 50,666,561 142,501	13,310 - 25 25,174 29,817 67,715 67,715 69,40 - G=2%	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1%	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter	69 70 71 72 73 74 75 76 77	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 59,053 - G=1% 50,666,561 142,501 572	13,310 - 25 25,174 29,817 67,715 67,715 - G=2% 923,276 97,812	6,156 	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits	69 70 71 72 73 74 75 76 77 78 79 80 81	3,348 970,261 250,894 468,369 5,636,003 5,636,003 59,053 G=1% 50,666,561 142,501 5722 4,953,050	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - G=2% 923,276 97,812 - 24,720	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806 (426) 51,803	8,144 50 5,708 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 15,138	38,806 198 973,856 296,936 499,958 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 365,736 14,582 5,045,559
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter	69 70 71 72 73 74 75 76 77 78 79 80 81 82	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 5,9,053 - G=1% 50,666,561 142,501 572 4,953,050 2,505,719	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - G=2% 923,276 97,812 - 24,720 181,565	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806 (426) 51,803 127,018	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648 41,055	7,848 148 3,370 676 443 86,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 15,138 40,496	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits	69 70 71 72 73 74 75 76 77 78 79 80 81 82 83	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 59,053 - G=1% 50,666,561 142,501 572 4,953,050 2,505,719 4,147,703	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 923,276 97,812 - 24,720 181,565 112,629	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806 (426) 51,803 127,018 6,397	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648 41,055 11,321	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 15,138 40,496 7,331	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,381
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83)	69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 5,9,053 - G=1% 50,666,561 142,501 572 4,953,050 2,505,719	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - G=2% 923,276 97,812 - 24,720 181,565	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806 (426) 51,803 127,018 6,397 247,681	8,144 50 - 5,708 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 648 41,055 648 41,055 11,321 70,574	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 15,138 40,496 7,331	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,381 54,106,631
Written off during the quarter Payments received and other credits Add: Classfied/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83) Realizable value of security	69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 5,9,053 - G=1% 50,666,561 142,501 572 4,933,050 2,505,719 4,147,703 52,223,860	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 3 G=2% 923,276 97,812 - 24,720 181,565 112,629 1,094,938	6,156 - 200 14,484 51 14,834 10,351 4,483 S=10% 215,459 49,806 (426) 51,803 127,018 6,397 247,691 178,021	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648 41,055 11,321 70,574 38,111	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 15,138 40,496 7,331 469,568 252,645	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 2,895,853 4,285,381 4,406,631 468,774
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83) Realizable value of security Net total loans, before provisions (84 - 85)	69 70 71 72 73 74 75 76 77 80 81 82 83 84 85 86	3,348	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 923,276 97,812 - 24,720 112,629 1,094,938 1,094,938	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% (426) 51,803 127,018 6,397 247,691 147,8021 69,670	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648 41,055 11,321 70,574 38,111 32,463	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 15,138 40,496 7,331 469,568 252,642 216,926	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,881 54,106,631 488,774 53,637,857
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83) Realizable value of security Net total loans, before provisions (84 - 85) Provisions	69 70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86 87	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 5,9,053 - G=1% 50,666,561 142,501 572 4,933,050 2,505,719 4,147,703 52,223,860	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 3 G=2% 923,276 97,812 - 24,720 181,565 112,629 1,094,938	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806 (426) 51,803 127,018 6,397 247,691 178,021 69,670 49,480	8,144 50 - 5,708 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 648 41,055 648 41,055 11,321 70,574 38,111 32,463 18,747	7,848 148 3,370 676 443 36,758 25,383 11,375 5,921 5,926 471,931 21,421 13,631 15,138 40,496 7,331 469,568 252,642 216,926	38,806 198 973,856 296,936 499,358 5,761,646 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,381 54,106,631 468,774 53,637,857 798,093
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83) Realizable value of security Net total loans, before provisions (84 - 85) Provisions Interest suspended	69 70 71 72 73 74 75 76 77 80 81 82 83 84 85 86	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 5,005 5,0066,561 142,501 572 4,953,050 2,505,719 4,147,703 52,223,860 53,2079 - 3,2079 -	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 3 97,812 - 24,720 181,565 112,629 1,094,938 4,650	6,156 - 200 14,484 51 14,834 10,351 4,483 S=10% 215,459 49,806 (426) 51,803 127,018 6,397 247,691 178,021 69,670 49,480 18,117	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648 41,055 11,321 70,574 38,111 32,463 18,747 4,484	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 151,383 40,496 7,331 469,568 252,642 216,926 157,137	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,381 54,106,631 4,887,44 53,637,857
Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83) Realizable value of security Net total loans, before provisions (84 - 85) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific	69 70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86 87	3,348	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 923,276 97,812 - 24,720 112,629 1,094,938 1,094,938	6,156 - 200 14,484 51 14,834 10,351 4,483 1,052 438 S=10% 215,459 49,806 (426) 51,803 127,018 6,397 247,691 178,021 69,670 49,480	8,144 50 - 5,708 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 648 41,055 648 41,055 11,321 70,574 38,111 32,463 18,747	7,848 148 3,370 676 443 36,758 25,383 11,375 5,921 5,926 471,931 21,421 13,631 15,138 40,496 7,331 469,568 252,642 216,926	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,381 54,106,631 468,774 53,637,857 798,093
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Written off during the quarter Payments received and other credits Add: Classfied/reclassified during quarter Finance charges earned and other debits Gross other loans at end of quarter (67-68-69-70+71+72) Realizable value of security Net other loans, before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific (H) TOTAL LOANS & ADVANCES Gross total loans at beginning of quarter Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits Gross total loans at end of quarter (78-79-80-81+82+83) Realizable value of security Net total loans, before provisions (84 - 85) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific	69 70 71 72 73 74 75 76 77 80 81 82 83 84 85 86 87 88	3,348 - 970,261 250,894 468,369 5,636,003 5,636,003 5,005 5,0066,561 142,501 572 4,953,050 2,505,719 4,147,703 52,223,860 53,2079 - 3,2079 -	13,310 - 25 25,174 29,817 67,715 67,715 6,940 - 3 97,812 - 24,720 181,565 112,629 1,094,938 4,650	6,156 - 200 14,484 51 14,834 10,351 4,483 S=10% 215,459 49,806 (426) 51,803 127,018 6,397 247,691 178,021 69,670 49,480 18,117	8,144 50 - 5,708 678 6,336 733 5,603 2,937 413 G=1% 63,847 44,196 805 648 41,055 11,321 70,574 38,111 32,463 18,747 4,484	7,848 148 3,370 676 443 36,758 25,383 11,375 5,721 5,926 G=1% 471,931 21,421 13,631 151,383 40,496 7,331 469,568 252,642 216,926 157,137	38,806 198 973,856 296,936 499,358 5,761,646 36,467 5,725,179 75,703 6,777 52,341,074 355,736 14,582 5,045,359 2,895,853 4,285,381 54,106,631 468,774 53,637,857 798,093

		Instalment	Mortgages	Overdrafts	Personal	All Other	TOTAL	ī							
		Sales	Mortgagoo	Overarano	Loans	Loans									
Recoveries during the quarter	92	970	241	1,850	1,569	1,074	5,704	1							
2. ASSET QUALITY &	Line	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank	Total	Ī					
PROVISION FOR LOAN LOSSES	no.	sales and	loans		loans	cards	& advances	advances							
		leases													
		Α	В	С	D	E	F	G	н						
Ageing analysis															
Total loans and advances	93	8,493,305	29,102,510	7,228,871	3,101,914	418,381	5,761,646	-	54,106,627						
Current (non-overdue) loans	94 95	8,044,321 448,984	26,221,728	6,954,501	2,917,608	394,369 24,012	5,627,474	-	50,160,001						
Overdues: Amounts overdue: <1 month	95 96	173,071	2,880,782 1,771,855	274,370 8,956	184,306 57,147	11,219	134,172 8,180	-	3,946,626 2,030,428						
Amounts overdue: 1 to < 3 months	97	177,227	670,127	156,793	54,396	1,759	68,064	-	1,128,366						
Amounts overdue: 3 to < 6 months	98	25,684	156,717	33,511	21,462	7,002	16,436	-	260,812						
Amounts overdue: 6 to <12 months	99	7,306	66,369	11,853	14,775	-	5,002	-	105,305						
Amounts overdue: 12 to <18 months	100	58,035	193,046	54,948	34,712	2,856	35,622	-	379,219						
Amounts overdue: 18 months and above	101	7,661	22,668	8,309	1,814	1,176	868	-	42,496						
Specific provisions															
Opening balance	102	52,754	69,233	58,396	40,089	7,298	17,923	-	245,693						
Amounts written off	103	1,855	(4)	481	4,156	2,764	(1,519)	-	7,733						
Recoveries of previous write-offs	104	393	12	1,575	1,124 9.820	864	191	-	4,159 6.502						
Charge per income statement	105 106	11,238 62,530	(9,224) 60.025	850 60.340	9,820	2,936 8,334	(9,118) 10.515	-	248.621						
Closing balance (102-103+104+105)  General debt provisions	106	62,530	60,025	60,340	40,077	0,334	10,515	-	240,021						
Opening balance	107	87,655	283,578	67,836	30,638	4,810	62,497	323	537.337						
Charge per income statement	108	5,768	11.230	11.776	3.388	79	3,495	(323)	35.413						
Closing balance (99+100)	109	93,423	294,808	79,612	34,026	4,889	65,992	-	572,750						
									•						
		Historical cost to		Market value at date of		Cumulative		Liabilities iro legal, municipal							
Assets bought in or repossessed		date		return		amounts		&							
during the preceding five years						written off to	date	other costs to be	e settled prior to						
and unsold								sale							
Companies acquired	110	-		-		-		-							
Fixed properties:	111	4,717		7,703		1,818		-							
Private dwellings	112	4,717		7,703		1,818		-							
Commercial and Industrial Vehicles and equipment	113 114	18,416		5,207		4,250		-							
Other	115	-		5,207		- 4,230	-								
3. SECTORAL DISTRIBUTION OF	Line	Agriculture	Fishing	Mining	Manufactu-	Construc-	Electricity,	Trade &	Transport	Finance	Real estate	Government	Individuals	Other	Total
LOANS AND ADVANCES	no.	& Forestry		, and	ring	tion	Gas & Water	Accommo-	and	and	and	Services			
								dation	Communi-	insurance	business				
									cation		services				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	116	2,336,106	751,064	1,123,613	1,300,142	1,841,191	471,975	11,208,420	1,477,644	1,544,330	5,935,378	736,762	24,293,676	1,086,326	54,106,627
Non-performing loans	117	25,207	16,910	2,373	16,469	26,669	9,315	111,823	8,862	12,428	42,893	93	484,666	30,124	787,832
Security values	118	16,132	11,807	683	5,336	10,736	3,512	62,486	4,536	5,508	27,284	50	303,788	16,917	468,775
Specific provisions	119 120	7,989 1,086	4,597 506	606 1,084	8,956 2,177	11,410 4,523	2,691 3,112	34,106 15,231	3,132 1,194	4,481 2,439	10,937 4,672	28 15	152,563 28,315	9,823 3,384	251,319 67,738
Net unsecured and with no provision  Number of clients	120	3,968	191	1,084	1,362	3,050	763	15,231	1,194	1,160	7,916	15	28,315	2,916	321,724
4.GEOGRAPHICAL DISTRIBUTION	121	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohanguena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
OF LOANS & ADVANCES		Cupitvi	Livingo	Пагаар	ituias	ravango	Mionas	Kullene	Onunguena	Omaneke	Omasau	Osilalia	CSIIIKUU	Ctjozonujupa	IJIai
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	207,967	6,740,180	940,365	1,490,163	480,169	38,018,201	404,895	99,908	819,954	740,427	1,347,021	985,282	1,832,092	54,106,624
Non-performing loans	123	7,595	65,763	16,295	30,047	7,882	530,475	18,534	998	7,080	13,852	52,993	3,928	32,392	787,834
Security values	124	3,820	40,046	7,660	15,040	4,161	336,315	9,695	267	2,297	8,811	26,528	1,403	12,733	468,776
Specific provisions	125	2,594	19,277	5,768	9,346	2,717	171,574	5,761	364	2,222	4,203	16,636	2,032	8,826	251,320
Net unsecured and with no provision  Number of clients	126 127	1,181 3,237	6,440 33,527	2,867 6,842	5,661 11,106	1,004 5,633	22,586 207,546	3,078 4.310	367 2.244	2,561 5,646	838 10,876	9,829 9.638	493 6,278	10,833 14,841	67,738 321,724
									2 244						