	V2 Institution: Financial Year: Start Date: End Date:	DDLSTRY 2220	1										
	CREDIT RISK	2020/12/31 2020/12/31	l					PART A					
		And a second secon	(All amounts to be ro	ounded of to the ream CL	ASSIFICATION	N CATEGORY							
	Line no		Pass or Acceptable	Special mention 2	Sub- standard 3	Doubtful 4	Loss/ Bad S	Total 6					
	1 2	pyccones on soveness on control banks at beginning of quester Movements during the quester Writes off-decide the sources	6.561.974 -1,122,741	1	0	0	0	6,561,975 (1,122,741)					
		Gross exposure to accessible resolution Gross exposure to accessible control banks at end of quarter (1+2-3) Residentiation of security Net exposure to accessing or central banks before provisioning (4-5)	5,429,233	1	-	-		5,429,234					
	7	Interest suscended Produktors Minimum provision in percentages, G-general, S-specific	344 G=1%	0 Ga25	0 5-10%	0 0 5+50%	0 S=100%	364					
		(B) CLAINS ON PUBLIC SECTOR ENTITIES (PSEX), LOCAL AND REGIONAL AUTHORITY											
	9 10 11	Gross exposure to public sector entities at beginning of quarter	2,752,008 2%5522 0	130,263 -29,235 0	0	0 0 0	0 0 0	2,882,271 197,297					
	12 12 14	Grass exposure to Public sector entries at end of quarter (8+10-11) Bealtmithic value of sector Net exposure to cubic sector entries before provisioning (12-12)	2,968,540	101,028	•		•	2,002,500					
	15 14	Interest suspended Provisions Minimum provision in percentages, G-peneral, S-specific	23,685 G=1%	2,021 G-2%	0	0 0 5-50%	0 S+100%	31,706					
	17	Gross exposure to banks at beginning of quarter	12 658 996		0	0	0	12 658 995					
	19 19 20 21	Witten of during the quarter	9,513,802	- -	-								
	22 23 24	Net exposure to barrier before provisioning (20-21) Interest suspended Provisions	9,513,802		0	0		9,513,802					
		Minimum provision in percentages, G-speneral, S-specific	G=1%	G.2%	5-92%	5.50%	Si+100%						
	Financial Year: Start Date:	Picoster 2020 2020/10/01 2020/10/01											
		203012/31	1					PART A					
			(All amounts to be ro	cunded off to the near CL	reat N\$000) ASSIFICATION								
	Line no	ITEMS	Pass or Acceptable	Special metrice	Sub- standard 3	Doubtful 4	Loss/ Ead S	Total					
	25 26	ID/CLANS ON SECURITY FIRMS Graze exposure to security firms at beginning of quarter Movements during the quarter	1,854,443 -8,863	0	0	0	00	1,854,440 (8,862)					
	27 28 29	Witten officiario the source Grass exposure to security forms at end of quarter (25+26-27) Realizable value of security Management of the security	1,845,527		-			1,045,577					
	30 31 22	Net exposes to second time before providence (20-20) Interest supported Providence Providence	1,045,577		0	0	0	1,945,577					
	23	(CLAME ON CORPORATES Grass exposure to corporate at beciming of purter	21.424.642	201.931	256.491	125 754	521 944	22,730,134					
	24 25 26	Movements during the quarter Witten off during the quarter Gross exposure to corporates at end of quarter (23+34-35)	710.295 0 22,194,907	-11.072 0 220,061	-37.514 0 318,976	14.094 0 209,893	66.277 5,181 582,267	741.200 5,101 23.466,223					
	27 28 22	Realizable value of security Net exposure to corporates before provisioning (36-37) Interest suspended	22,134,927	220,061			281 998 300,359 128,560	676 102 22,790,122 158,405					
	40	Provisions Minimum provision intercentages: G-perienti S-specific	216,316 Gu1%	4,401 G-2%	25,672 5-12%	50,875 5-50%	286,005 Se100%	583,269					
	41 42	Grass excours to setal controls at beclining of ourser Movements during the quarter Movements of during the quarter	21 745 293 337,804	838.660 -180,812	457,596 18,540	297,269 41,418	700.044 91,347	24 003 083 208,295					
	43 44 45	Realizable value of security			8.534 467,431 193,768 273.62*	20 966 317,730 92,569	84.892 706,548 248,183	\$34,519					
	47	Interest suspended Provisions	220,967 Getts	14,763 G-2%	21,548 217,976 5+325	17,915 185,123 5,-505	136,712 444,754 Ser100%						
	V3 Institution: Financial Year:	NOUSTRY 2020	1										
		2020/12/31											
	CREDIT RISK (Confidential and not a	available for inspection by the public)						PART A					
	Line no		(All amounts to be ro Pass or	ounded off to the ream CL Special	ASSIFICATION Sub-	Doubtul	Loss/	Total					
		IGICLAINSSECURED BY RESIDENTIAL MORTGAGE PROPERTIES	Acceptable	2	attandard 3	4	Blad S	6					
	49 50 51	Grass exposure to residential montpage properties at beginning of quarter Movements during the quarter Written off during the quarter	38,497,613 586,837 0	525,139 6,466 0	636,840 29,059 5,277	469,192 48,644 2,221	1,502,780 120,150 58,421	41,601,554 673,867 65,919					
	53 54 55	dinas response of resolutions including properties a test or quarter (entertain) Residuation value of security Net exposure to middential motigage properties before provisioning (S2-S3) Heterest submended		521,605	558,222 102,400 62,055	222,130 66,188 36,962	918,333 646,175 247,565	1,003,605 40,430,817 346,571					
	54	Provisions Unimum provision in percentages, Gugeneral, Suspecific	290,844 G=1%	10,632 Gu2%	91,750 5=10%	44,782 5+50%	\$12,217 S=100%	1,052,225					
	57 58		92,712,974	201,074	249,522	233,773	991,911 123,101	12,487,254					
	59 60 61	Writes off during the quarter Grass exposure to commercial real estates at end of quarter (S7+S8-G8) Resilimitie value of security		0 174,209	0 245,191 204.686	0 128,561 128,649	656 1,114,255 855,825	454 12,687,041 1.189.190					
	62 63 64	Net excesses to commercial real estates before provisioning (60-61) Interest supported Provisions	11.024.725	3,484	40.505 23.182 23,091	11.445 8,547	250.530 82.722 292,139	11.497.001 117,340 427,091					
		North States and a state of the states	Cartha	0.25	24775	5-00%	34100%	AL 434 MT					
	65 67 68	Voter of the advectory of the quarter Movements during the quarter Writes of Subra the subrater Voter of Subrater Voter V	-381,224	-34	-04 0 27	-50	-75 0	(381,477)					
	69 70 71	Rasizshis value of security Ofter assess before provisioning (68-68) Hencest supported	20,742,043	29	0 27 0	0 220 0	o 0						
	72	Proxisions Minimum provision in percentages, G-general, S-specific	tN GetN	G.2%	2 5-10%	125 Su50%	0 S+100%	354					
	V3 Institution: Financial Year:	2020											
	End Date:												
			0	Pass or	TEGORY Special	Şub-	Doubrt-4	Loss/					
	Life ID.			Acceptable	2	atandard 2	4	Bad S	6				
	73 74 75	Total exposure at beginning of quarter Movements during the quarter Withen off during the quarter		137,332,995	2,027,544 (242,254) -	1,700,368 5,659 13,811	1,192,442 (115,292) 22,177	2,716,111 400,729 149,541	106,129				
	76 77 78	Realizable value of security		134,827,190	1.684.790	1.692.217 1,230,197 462,000	1.054.872 673,929 380,942	2.967.768 2.304.339 1.663,429					
The set of the	73 83 81	rearest suspended Probations Accountry adjustments on general provisions More menation in secondary of account of accounts	[989,119 48,902		121,419 258,491 675	01.522 291,662 0		798.500 3,209,737 49,577				
Image: second s		PART B	(A) Claims on (F			ation	_		ecured by secu	nd by	Total	1	
iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii		AGEING ANALYSIS - COUNTER PARTIES	1	2	2	4	5	6	7	8 2	11		
Image: contract of the state of th	82 83 84 84	Overdue: Amount overdue: 1 to < 2 months Amount overdue: 2 to < 3 months	55	101.028 0 101.02*	0	0	1.329.599	2 615 634 466,161 657 647	4.753.030 1. 1,597,981 531.005	20,74 706,291 44,034 174,209	436 10,506,175 0 2,110,777 20 1 844 500		
Image: contract of the state of th	85 85 87 88	Amount overdae: 3 to < 6 months Amount overdae: 6 to < 12 months Amount overdae: 12 months and above	0	0	0	000	214,784 209,893 582,347	467,402 317,720 706,493	653,826 293,108 1,564,508	245,191 128,561 114,350	27 1,667,222 370 1,655,663 0 3,667,710		
image: second secon	83	Gross Exposure					20.490.581/		42 239 502 12	989.677 20.743 Stal	142.161.100	8	
in instantion in the instantin the instantion in the instantion in	Line no	AGEING ANALYSIS - PRODUCT TYPES	tales and inates A	loans	c					м			
n n	90 91	Current non-overdue exposures Overdues: Amount overdue: 10 < 2 months			1468.057								
initiation initiatio initiation initiatio initiatio initiatio i	92 93 94 94	Amount overdael: 1 to 2 months Amount overdael: 2 to 2 months Amount overdael: 2 to 2 months Amount overdael: 2 to 5 months	0 173,724 355 966 98 778	0 1,642,055 705,814 905,814	0 155,022 281,262 237,493	0 935,543 41,098 937,642	0 8/38 7219 7414	23,134 293,431 293,431 201,276	4	000.001			
Image: State S	95 96 97 98	Amount overdae: 6 to < 12 monte Amount overdae: 6 to < 12 monte Amount overdae: 12 montes and above Gross Exposure	74,024	526,878 2,678,865 54,926,927	240,497 554,201 12,996,631	110,522 7,452,002	7,482 7,482 25,577 755,511	98,969 461,432 18,697,053	0 1. 0 2. - 504	054,071 967,714 962,754			
<form></form>	-								6.	710,608			
Bit	DIR-SOI 1A001	NCUSTRY	1							1,691			
Balance Interaction i	Financial Year: Start Date: Epd Date:		1										
Lat. matrix control and analyzability of a set o	CREDIT RISK (Confidential and ref)		•										
		PARTC	Capitvi	Erongo	Handap	Karas	Kavango	Khomas	Kusene Ohar	Omahe	ke Omusati	Oshana Oshikoto Otjaz	andjup
All Lot or family All All <td< td=""><td>99 100</td><td>Distribution Non-performing laws</td><td>1 420,868 19,023</td><td>2 10.252.267 481,975</td><td>2 1.617.202 38,491</td><td>2.165.450 265,219</td><td>890.549 21,619</td><td>76 666 695</td><td>7 818,511 53,790</td><td>621.175 1.577 6,629 3</td><td>10 2.224 527.56 1,368 6,162</td><td>11 12 2 4155.000 1.504.313 23 5 157.000 117,105 1</td><td>12 42 933 37,068</td></td<>	99 100	Distribution Non-performing laws	1 420,868 19,023	2 10.252.267 481,975	2 1.617.202 38,491	2.165.450 265,219	890.549 21,619	76 666 695	7 818,511 53,790	621.175 1.577 6,629 3	10 2.224 527.56 1,368 6,162	11 12 2 4155.000 1.504.313 23 5 157.000 117,105 1	12 42 933 37,068
All Loter along Control Control <t< td=""><td>101 102 103</td><td>Security values Specific provisions Net unsecured and with no provision Networks at form</td><td>9.942 5.550 2.531</td><td>306.957 139,129 35,890</td><td>20.333 13,755 4,403</td><td>210.640 47,197 7,382</td><td>8.625 7,774 5,221</td><td>2.368.725 1,823,830 163,572</td><td>27.558 20,806 5,426</td><td>2,574 11 2,047 11 1,008</td><td>9.645 1.02 0.236 3.11 1.387 2.02</td><td>2 84.227 81.122 7 52,345 10,778 5 20,946 25,194</td><td>79.378 47,964 9,727</td></t<>	101 102 103	Security values Specific provisions Net unsecured and with no provision Networks at form	9.942 5.550 2.531	306.957 139,129 35,890	20.333 13,755 4,403	210.640 47,197 7,382	8.625 7,774 5,221	2.368.725 1,823,830 163,572	27.558 20,806 5,426	2,574 11 2,047 11 1,008	9.645 1.02 0.236 3.11 1.387 2.02	2 84.227 81.122 7 52,345 10,778 5 20,946 25,194	79.378 47,964 9,727
And Additional Strains And Additional Strains Additional Strains <th< td=""><td>104</td><td>PART D</td><td></td><td>#2,993</td><td>16,764</td><td>26,177</td><td>20,548</td><td>211,800</td><td>13,338</td><td>14,114 12</td><td>3,976 7,88</td><td>43,271 54,117</td><td>al(721</td></th<>	104	PART D		#2,993	16,764	26,177	20,548	211,800	13,338	14,114 12	3,976 7,88	43,271 54,117	al(721
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Litte no.	MEMORANDUM SECTION		Lease 1		Personal Loans	Credit Cards	Other loans and advances	Loans Lo				
Lite m. Manufactor for represental long possible for generated entered Hand for generated entered for generated entered for for entered for e	105	Exposures secured by residential motioace property		0	1.227.611	303.542 335.625	0	2 842 549	0 35	719.228 42.192	1040		
10 Attach 4 4 4 4 10 Attach 10 Attach 10 Attach 10							Commulative				_		
Image: Constraint in the second sec	Line no.	Asset Bought is or repossessed during preceding five years and unsold	Historical cost	Mari dap	to of return		amount written off to date	be	netted prior to sale				
10 Construction 100 100 100 100 100 10 a 100	107 108 109	Concent Acaded Field Procetv Physic deeling	0 97.129		222.415		0 614		0				
Line m. Value of equenon NUMD Funder of equation decomposi- tion of the second	109 110 111 112	Commercial and Industrial	22,028		46,870 19,220 0		0 11605	E	0				
Image: state	113	Total Vision of excession NS ¹⁴⁴⁴			241,635		12,219						
110 141 000-41100 200 200 110 141 000-41100 200 110 141 000-4000 20													
117 No. 100 No. 100 224 118 No. 200 57		NS 0 - NS 500 NS 500 - NS 1 000 NS 1 000 - NS 1 500		1,047 065 258									
	117 118 119	NG 1 500 - NG 2 000 NG 2 000 and above		274 57 3.401									