

NAMIBIAN BANKING INDUSTRY COMPUTATION OF CAPITAL BASE BASEL II QUARTERLY FIGURES FOR THE YEAR 2021 (N\$'000)

Participation of the communication programming professional profession	QUARTERLI FIGURES FO		LAIT 2021 (114 C			
Participation of the communication programming professional profession	Constituents of Capital	Line no	31-Mar	30-Jun	30-Sep	31-Dec
Passes promour consensation perpetual preference shares 1 2 31,0085 19,0244 19,0255 19,0244 19,0255 19,0244 19,0255 19,0244 19,0255 19,0244 19,0255 19,02	TIER 1 CAPITAL					
Silver primary and control (Communication Consens) 4 136.796 5 50.524 1 103.025 1 10	Paid-up ordinary shares					
Network protein (accomplated classes) 4 133/789 103.025 20.405						
Similar Reviews (Constant with the above capital constituents) 5						
An analysis of the state of the						
sub-Total (Burn of Line lisens 1 or 7) better: Cool-off referred to consolidated substitutions, subsidiants deconsolidated or regulatory cycletic purposes, and proportional consolidation of the control of the contro			23,436	49,643		
Descriptions of the processors and proportional consolitation or regulatory capitally processors and proportional consolitation or regulatory capitally processors and proportional consolitation or processors and consolitation or processors and consolitation or processors and capital ca			4 205 244	4 400 477		
or regulatory capital purposes, and proportional consolidation obsects investment in the capital of other barks & financial strikitions and giving control in the capital of other barks & financial entities in the capital of other barks & financial entities in the capital of other barks & financial entities in the capital of other barks & financial entities in the capital of previous previous and previous		٥	1,205,241	1,190,477		
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jugilificant and millionity investments in other financial entitles 11		10	-	-		
Deductions in equity capital resulting from a secularity come, gains on sale) Deduct SSF, investments in secunitisation consistent of the property investors with securitisation control of the property investors with securities with securitisation control of the property investors with securities with						
Department of turns managing income, gains on sale) 12		11	-	-		
Dealect SPS of receitments in securitisation exposure for third party investors with property of the control of the and below, and invanished exposures. Property of the control of the and below, and invanished exposures to explain place the control of the contr		12				
Doubteron conditionings of 8+ and below, and in unstated apopures. 13		12	-			
Josebut 50% of crodit -enhancing interest only stips, not of any increases in equity judget resident from securitisation resources to this paymentors. Jobe 50% of investments in securitisation exposures for originary investors. Jobe 50% of investments and excellations exposures for originarity parks that are also below investment gradeficient accuration and excellations exposures for originarity parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient with the second original parks that are also below investment gradeficient second original parks that are also below the second original parks that are also below that are also below that are also below the second original parks that are also below the second original parks that are also below that are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks and are also below the second original part parks a		13	_	_		
agalar researching from securification transaction. 14						
with short-term credit ratings of below A 397-39R-3 and in unrated exposures. behout-55% of related accurisations exposures for originating banks that are also the bold investment grade(below BBB-), or that are unrated. can be also below investment grade(below BBB-), or that are unrated. can be also investment gra	capital resulting from securitisation transaction.		-	-		
Jeacher Libro vir reteatment groundschelow Basson are from a rare juniorate but as the Libro vir Libro vir reteatment groundschelow Basson in Rems 9 to 16) 17 1,205,241 1,196,477 INTER 2 CAPITAL (filine item 8 less line items 9 to 16) 18 1 1,205,241 1,196,477 INTER 2 CAPITAL (filine item 8 less line items 9 to 16) 19 1 1,205,241 1,196,477 INTER 2 CAPITAL (filine item 8 less line items 9 to 16) 10 1 1 1 1,205,241 1,196,477 INTER 2 CAPITAL (filine item 8 less line items 1 capital) 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Deduct: 50% of investments in securitisation exposures for third party investors					
atted below investment gradefelbotov BBB-), or that are unrated. 16	with short-term credit ratings of below A-3/P-3/R-3 and in unrated exposures.	15	-	-		
NET-Total TIER 1 CAPITAL (line item 8 less line items 9 to 16)	Deduct:50% of retained securitisation exposures for originating banks that are					
IERS 2 CAPITAL Sport (debtoquay) capital extruments 18			-			
Spind (debtiguity) capital instruments 18	NET-Total TIER 1 CAPITAL (line item 8 less line items 9 to 16)	17	1,205,241	1,196,477		
Spind (debtiguity) capital instruments 18						
Sighbe subordinated term detk (minded to 50% of total Tier 1 capital) 19		L				
Asset revolution reserves 20			-	-		
Several provisions (general loan loss reserves (gineta to 1.25% of total risk-veylehed assess) 21 11,007 (7,341) 22 21,594 23,537 (7,341) 23 32,891 16,196 (7,341) 24	Eligible subordinated term debt (limited to 50% of total Tier 1 capital)		-	-		
1,007 (7,341)	Asset revaluation reserves	20	-	-		
Jurient unaudited profile (# applicable)- [see Note 1] 22 2 21,594 23,537 23 32,691 16,196 24 32,507 25 Jeduct Exake (Jack-to-back placements of new ter? Capital, arranged either directly or diverse hanking and financial institutions. 24		0.4	44.00=	(7.04)		
Sub-total (sum of line items 15 to 22) Deduct: Dack-to-back placements of new liter 2 capital, arranged either directly or ordinatedly, between banking and financial institutions. Deduct: 50% of cell-eith-enhancing instructions. Deduct: 50% of cell-eith-enhancing instructions and in subsidiaries deconsolidated by ordinated residuating seconsolidated by ordinated residuating seconsolidated for regulatory capital purposes, net of goodwill that is deducted or more tell-enhancing instructions and in subsidiaries deconsolidated for regulatory capital purposes, net of goodwill that is deducted or more tell-enhancing instructions of the control of						
Jeduct Exists placements of new liter 2 capital, arranged either directly or directly exhibit resident places only styles, net of any increases in legitive capital residing from securitisation transaction. 25						
And the company of th		23	32,601	16,196		
Joeduce 50% of credit-enhancing interest -only aritys, net of any increases in quely capital results from securitisation transaction. Jecture: 50% of investments in unconsolitated subsidiaries and in subsi		24				
Deduct 50% of investments in unconsolidated subsidiaries and in subsidiaries beconsolidated for regulatory capital purposes , net of goodwill that is deducted to more than the process of the party investors with long-term credit-rating below investments in securifisation exposures for third party investors with long-term credit-rating below investments and clearly on the process of the party investors with hon-term credit-rating below investment grade (below BBB-), or unrated exposures. Deduct.50% of retained securifisation exposures for third party investors with hon-term credit-rating below investment grade (below BBB-), or unrated supposures or continuation of the party investors with hon-term credit-rating below investment grade (below BBB-), or that are atted below investment grade (below BBB-), or that are unrated. 28 Deduct.50% of retained securifisation exposures for originating banks that are atted below investment grade (below BBB-), or that are unrated. 29 LEET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29) 30 31 SIERS 3 CAPITAL 32 IERS 3 CAPITAL 33 IERS 3 CAPITAL 34 SIEGIBLE TIER 3 CAPITAL 35 IERS 1 CAPITAL 36 IERS 1 CAPITAL 37 IERS 3 CAPITAL 38 IERS 1 CAPITAL 39 IERS 3 CAPITAL 30 IERS 3 CAPITAL 30 IERS 3 CAPITAL 31 IERS 3 CAPITAL 32 IERS 1 CAPITAL 33 IERS 3 CAPITAL 34 IERS 3 CAPITAL 35 IERS 3 CAPITAL 36 IERS 3 CAPITAL 37 IERS 3 CAPITAL 38 IERS 1 CAPITAL 39 IERS 3 CAPITAL 30 IERS 3 CAPITAL 30 IERS 3 CAPITAL 30 IERS 3 CAPITAL 31 IERS 3 CAPITAL 32 IERS 3 CAPITAL 33 IERS 3 CAPITAL 34 IERS 3 CAPITAL 35 IERS 3 CAPITAL 36 IERS 3 CAPITAL 37 IERS 3 CAPITAL 38 IERS 3 CAPITAL 48 IERS 3 CAPITAL 49 IERS 3 CAPITAL 40 IERS 3 CAPITAL 40 IERS 3 CAPITAL 40 IERS 3 CAPITAL 41 IERS 3 CAPITAL 42 IERS 3 CAPITAL 43 IERS 3 CAPITAL 44 IERS 3 CAPITAL 45 IERS 3 CAPITAL 46 IERS 3 CAPITAL 47 IERS 3 CAPITAL 48 IERS 3 CAPITAL 49 IERS 3 CAPITAL 40 IERS 3 CAPITAL 41 IERS 3 CAPITAL 41 IERS 3 CAPITAL 42 IERS 3 CAPITAL 43						
Deduct 50% of investments in unconsolidated subsidiaries and in subsidiaries beconsolidated for regulatory capital purposes , not of goodwill that is deducted from fier 1 capital. Deduct 50% of investments in securification exposures for third party investors with long-term credit- rating of Be and below, and in unrated exposures. 27 - Deduct 50% of investments in securification exposures for third party investors with hond-term credit-rating follow investment grade (below BBB-), or unrated exposures beduct 50% of retained securification exposures for originating banks that are atted below investment grade (below BBB-), or unrated exposures atted below investment grade (below BBB-), or that are unrated. 28 - Deduct 50% of retained securification exposures for originating banks that are atted below investment grade (below BBB-), or unrated exposures for originating banks that are atted below investment grade (below BBB-), or that are unrated. 29 - Deduct 50% of retained securification exposures for originating banks that are atted below investment grade (below BBB-), or unrated 29 - Deduct 50% of retained securification exposures for originating banks that are atted below investment grade (below BBB-), or unrated 29 - Deduct 50% of retained securification exposures are unrated. 29 - Deduct 50% of retained securification exposures for originating banks that are atted below investment grade (below BBB-), or that are unrated. 29 - Deduct 50% of retained securification exposures for originating banks that are atted to 29 - Deduct 50% of the 16,196 or 16,196 o		25	-	-		
Deduct-50% of investments in securitisation exposures for third party investors with long-term credit-rating of B+ and below, and in unrated exposures. 27 28 28 29 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	deconsolidated for regulatory capital purposes , net of goodwill that is deducted	26	-	-		
Deduct.50% of investments in securitisation exposures for third party investors with hort-term credit-rating below investment grade (below BBB-), or unrated 28	Deduct: 50% of investments in securitisation exposures for third party investors with long-term credit- rating of B+ and below, and in unrated exposures.	27				
ated below investment grade (below BBB-), or that are unrated. 29	Deduct:50% of investments in securifisation exposures for third party investors with short-term credit-rating below investment grade (below BBB-), or unrated exposures		-	-		
NET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29) 30 32,601 16,196	Deduct:50% of retained securitisation exposures for originating banks that are					
Iligible short-term subordinated debt (see Note 2) 31			-	-		
Singble short-term subordinated debt (see Note 2) 31	NET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29)	30	32,601	16,196		
Singble short-term subordinated debt (see Note 2) 31						
Tight Tigh						
Ilea 1 available for Market risk 33 1,035,371 1,014,033			-	-		
Stable						
State Stat			1,035,371	1,014,033		
COMPUTATION OF RISK-WEIGHTED ASSETS			00.004	40.400		
COMPUTATION OF RISK-WEIGHTED ASSETS . Credit Risk: Standardised Approach Total Risk-Weighted Amount for Credit Risk . 37						
	TOTAL GUALIFTING CAPITAL (Suit of line items 17 and 35)	36	1,237,842	1,212,673		
	COMPLITATION OF RISK -WEIGHTED ASSETS					
Total Risk-Weighted Amount for Credit Risk 37						
2. Operational Risk: (see Note 5): (a). Basic Indicator Approach : Calibrated risk-weighted amount 38		37	2 140 287	2 316 812		
2 (a) Basic Indicator Approach : Calibrated risk-weighted amount 38 35,402 38,513 (c) (b). The Standardised Approach : Calibrated risk-weighted amount 39 251,018 2251,018 2251,018 2251,018 226,022 289,531 (c) Extilibrated Risk-Weighted Amount for Operational Risk 40 286,420 289,531 (c) Marker Risk: Standardised Approach (c) Extilibrated Risk-Weighted Amount for Market Risk 41 7,939 7,140 (c) Extilibrated Risk-Weighted Amount for Market Risk 41 7,939 7,140 (c) Extilibrated Risk-Weighted Amount for Market Risk 41 7,939 7,140 (c) Extilibrated Risk-Weighted Amount for Market Risk 41 7,939 7,140 (c) Extilibrated Risk-Weighted Amount for Market Risk 41 7,939 7,140 (c) Extilibrated Risk-Weighted DaSETS (sum of line items 37; 40; and 41) 42 2,434,646 2,613,844 (c) Extilibrated Risk-Weighted Capital RaTiO (line item 54 divided by line item 42) 43 50.8% 46.4% (c) Extilibrated Risk-Weighted Capital RaTiO (line item 30 divided by line item 42) 44 49.5% 45.8% (c) Extilibrated Risk-Weighted Capital RaTiO (line item 32 divided by line item 42) 45 1.3% 0.6% (c) Extilibrated Risk-Weighted Capital RaTiO (line item 32 divided by line item 42) 46 0.0% 0.0% (c) Extilibrated Risk-Weighted Capital Ratio (including additional capital specified) 48 50.8% 46.4% (c) Extilibrated Risk-Weighted Capital Ratio (including additional capital specified) 49 3.550,259 3,971,379 (c) Extilibrated Risk-Weighted Risk-Weighted Capital Rassures (c) Extilibrated Risk-Weighted Risk-Weighted Capital Rassures (c) Extilibrated Risk-Weighted Risk-Wei		31	2,140,207	2,510,013		
2 (b) The Standardised Approach: Calibrated risk-weighted amount 39 251.018 25		38	35.402	38 512		
Accordance Acc						
Market Risk: Standardised Approach						
AGGREGATE RISK-WEIGHTED ASSETS (sum of line items 37; 40; and 41) AGGREGATE RISK-WEIGHTED CAPITAL RATIO (line item 54 divided by line item 59; (minimum of 10%) FWHICH: 143 50.8% 46.4% 150.8% 46.4% 161. 161. 161. 161. 161. 161. 161. 161		-10	200,420	203,331		
AGGREGATE RISK-WEIGHTED ASSETS (sum of line items 37; 40; and 41) 42		/11	7 020	7140		
TOTAL RISK-WEIGHTED CAPITAL RATIO (line item 54 divided by line item 68) (minimum of 10%) 350.8% 46.4% 350.8% 46.4% 48.5% 49.5% 45.8% 45.8% 45.8% 45.8% 46.4% 47. 48.5% 48.6% 49.5% 49.5% 40.6% 40.0% 40	Januarda Mar-Weighted Amount for Market Risk	41	7,939	7,140		
(a) (minimum of 10%) 43 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8% 46.4% 50.8%	AGGREGATE RISK-WEIGHTED ASSETS (sum of line items 37; 40; and 41)	42	2,434,646	2,613,484		
### ### ##############################						
DF WHICH:	FOTAL RISK-WEIGHTED CAPITAL RATIO (line item 54 divided by line item 56) (minimum of 10%)	43	50.8%	46.4%		
TIER 1 RISK-BASED CAPITAL RATIO (line item 17 divided by line item 42) 44 49.5% 45.8% TIER 2 RISK-BASED CAPITAL RATIO (line item 30 divided by line item 42) 45 1.3% 0.6% TIER 3 RISK-BASED CAPITAL RATIO (line item 32 divided by line item 42) 46 0.0% 0.0% ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR 47 7 Total risk-weighted capital ratio (including additional capital specified) 48 50.8% 46.4% DTHER CAPITAL MEASURES Tross Assets (total assets plus general and specific provisions) 49 3.550.259 3.971.379 TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of	DF WHICH:					
Minimum of 7% 44 49.5% 45.8%						
TIER 2 RISK-BASED CAPITAL RATIO (line item 30 divided by line item 42) 45 1.3% 0.6% 1.3% 1.	minimum of 7%)	44	49.5%	45.8%		
ADDITIONAL CAPITAL RATIO (line item 32 divided by line item 42)	•					
ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR 47 Fotal risk-weighted capital ratio (including additional capital specified) 48 50.8% 46.4% DTHER CAPITAL MEASURES Gross Assets (total assets plus general and specific provisions) 49 3,550,259 3,971,379 TIER 1 LEVERAGE RATIO (fine item 17 divided by line item 47) (minimum of	FIER 2 RISK-BASED CAPITAL RATIO (line item 30 divided by line item 42)	45	1.3%	0.6%		
ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR 47 Fotal risk-weighted capital ratio (including additional capital specified) 48 50.8% 46.4% DTHER CAPITAL MEASURES Gross Assets (total assets plus general and specific provisions) 49 3,550,259 3,971,379 TIER 1 LEVERAGE RATIO (fine item 17 divided by line item 47) (minimum of						
Fotal risk-weighted capital ratio (including additional capital specified) 48 50.8% 46.4% DTHER CAPITAL MEASURES 3ross Assets (total assets plus general and specific provisions) 49 3.550,259 3.971,379 TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of	IER 3 RISK-BASED CAPITAL RATIO (line item 32 divided by line item 42)	46	0.0%	0.0%		
Fotal risk-weighted capital ratio (including additional capital specified) 48 50.8% 46.4% DTHER CAPITAL MEASURES 3ross Assets (total assets plus general and specific provisions) 49 3.550,259 3.971,379 TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of						
DTHER CAPITAL MEASURES Gross Assets (total assets plus general and specific provisions) 49 3,550,259 3,971,379 TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of						
Gross Assets (total assets plus general and specific provisions) 49 3,550,259 3,971,379 FIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of	otal risk-weighted capital ratio (including additional capital specified)	48	50.8%	46.4%		
Gross Assets (total assets plus general and specific provisions) 49 3,550,259 3,971,379 FIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of	OTUED CADITAL MEAGURES					
TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of			0.5	0.0=: ==		
		49	3,550,259	3,971,379		
	TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of 6%)	50	33.9%	30.1%		

Note 1: All banking institutions shall treat and report unaudited profits in accordance with the provisions of BID-5 Note 2: Only available to cover a portion of the banking institution's capital charge for market risk Note 3: Limited to 250% of Tier 1 capital available to support market risk Note 4: The sum of eligible Tie? and Tier 3 capital shall not exceed 100% of eligible Tier 1 capital Note 5: Only complete the Operational Risk approach which is applicable to your institution