

**NAMIBIAN BANKING INDUSTRY
COMPUTATION OF CAPITAL BASE (RWCR 1)
QUARTERLY FIGURES FOR THE YEAR 2017 (N\$ '000)**

Constituents of Capital	Line no	31-Mar	30-Jun	30-Sep	31-Dec
TIER 1 CAPITAL					
Paid-up ordinary shares	1	23,861	23,861	23,861	23,861
Paid-up non-cumulative perpetual preference shares	2	-	-	-	-
Share premium	3	2,262,554	2,262,554	2,262,554	2,262,554
Retained profits/(accumulated losses)	4	3,547,605	3,514,006	4,115,071	4,133,417
General Reserves	5	4,551,733	4,391,733	4,978,065	5,117,434
Minority interests (consistent with the above capital constituents)	7	-	-	-	-
Sub-Total (Sum of Line items 1 to 7)	8	10,385,753	10,192,154	11,379,551	11,537,266
Deduct: Goodwill related to consolidated subsidiaries, subsidiaries deconsolidated	9	118,551	130,350	156,434	150,923
Deduct: Investments in unconsolidated banking & financial subsidiary companies	10	-	-	-	-
Deduct: Investment in the capital of other banks & financial institutions and sign	11	-	-	-	-
Deduct: Increase in equity capital resulting from a securitisation transactions (e.g	12	-	-	-	-
Deduct: 50% investments in securitisation exposure for third party investors with	13	-	-	-	-
Deduct: 50% of credit -enhancing interest only strips, net of any increases in eq	14	-	-	-	-
Deduct: 50% of investments in securitisation exposures for third party investors	15	-	-	-	-
Deduct: 50% of retained securitisation exposures for originating banks that are r	16	-	-	-	-
NET-Total TIER 1 CAPITAL (line item 8 less line items 9 to 16)	17	10,267,202	10,061,804	11,223,117	11,386,343
TIER 2 CAPITAL					
Hybrid (debt/equity) capital instruments	18	-	-	-	-
Eligible subordinated term debt (limited to 50% of total Tier 1 capital)	19	788,903	793,547	991,534	1,000,256
Asset revaluation reserves	20	19,582	19,582	19,582	19,582
General provisions (general loan loss reserves (limited to 1.25% of total risk-we	21	1,342,613	1,497,450	697,129	600,389
Current unaudited profits (if applicable)- [see Note 1]	22	884,463	906,497	902,063	917,924
Sub-total (sum of line items 18 to 22)	23	3,035,560	3,217,076	2,610,307	2,538,149
Deduct: back-to-back placements of new tier 2 capital, arranged either directly o	24	-	-	-	-
Deduct: 50% of credit-enhancing interest -only strips, net of any increases in ec	25	-	-	-	-
Deduct: 50% of investments in unconsolidated subsidiaries and in subsidiaries o	26	-	-	-	-
Deduct: 50% of investments in securitisation exposures for third party investors	27	-	-	-	-
Deduct: 50% of investments in securitisation exposures for third party investors v	28	-	-	-	-
Deduct: 50% of retained securitisation exposures for originating banks that are r	29	-	-	-	-
NET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29)	30	3,035,560	3,217,076	2,610,307	2,538,149
TIER 3 CAPITAL					
Eligible short-term subordinated debt (see Note 2)	31	-	-	-	-
TOTAL TIER 3 CAPITAL	32	-	-	-	-
Tier 1 available for Market risk	33	4,342,153	-	4,951,451	5,138,865
ELIGIBLE TIER 3 CAPITAL (See Note 3)	34	-	-	-	-
ELIBLE TIER 2 and TIER 3 CAPITAL (See Note 4)	35	3,035,560	3,217,076	2,610,307	2,538,149
TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35)	36	13,302,762	13,278,880	13,833,423	13,924,492
COMPUTATION OF RISK -WEIGHTED ASSETS					
1. Credit Risk: Standardised Approach		0	0	-	-
Total Risk-Weighted Amount for Credit Risk	37	74502521	78,732,432	78,933,156	78,360,671
2. Operational Risk: (see Note 5):		0	-	-	-
2 (a). Basic Indicator Approach : Calibrated risk-weighted amount	38	0	-	-	-
2 (b). The Standardised Approach: Calibrated risk-weighted amount	39	10141039	10,397,997	10,662,074	10,889,018
Calibrated Risk-Weighted Amount for Operational Risk	40	10,141,039	10,397,997	10,662,074	10,889,018
3. Market Risk: Standardised Approach		-	-	-	-
Calibrated Risk-Weighted Amount for Market Risk	41	806,044	750,452	691,228	867,679
AGGREGATE RISK-WEIGHTED ASSETS (sum of line items 37; 40; and 41)	42	85,449,603	89,880,881	90,286,458	90,117,369
N\$'000					
TOTAL RISK-WEIGHTED CAPITAL RATIO (line item 34 divided by line item 42)	43	15.6%	14.8%	15.3%	15.5%
OF WHICH:					
TIER 1 RISK-BASED CAPITAL RATIO (line item 17 divided by line item 42)	44	12.0%	11.2%	12.4%	12.6%
TIER 2 RISK-BASED CAPITAL RATIO (line item 30 divided by line item 42)	45	3.6%	3.6%	2.9%	2.8%

TIER 3 RISK-BASED CAPITAL RATIO (line item 32 divided by line item 42)	46	0.0%	0.0%	0.0%	0.0%
ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR	47				
Total risk-weighted capital ratio (including additional capital specified)	48	15.6%	14.8%	15.3%	15.5%
OTHER CAPITAL ME/					
Gross Assets (total assets plus general and specific provisions)	49	112,933,081	117,044,734	121,879,173	123,216,082
TIER 1 LEVERAGE RATIO (line item 17 divided by line item 47) (minimum of	50	9.1%	8.6%	9.2%	9.2%

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 JUNket risk

Note 3: Limited to 250% of Tier 1 capital available to support JUNket risk

Note 4: The sum of eligible Tier 2 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