

BIR-501A001

Institution:	INDUSTRY
Financial Year:	2019
Start Date:	2019/10/01
End Date:	2019/12/31

CREDIT RISK  
(Confidential and not available for inspection by the public)

PART A

(All amounts to be rounded off to the nearest N\$100)

Line no	ITEMS	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/ Bad	
		1	2	3	4	5	6
<b>(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS</b>							
1	Gross exposure to sovereign or central banks at beginning of quarter	6,570,131	0	0	0	0	6,570,131
2	Movements during the quarter	737,424	-1	0	0	0	737,423
3	Written off during the quarter	0	0	0	0	0	0
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	7,307,555	0	0	0	0	7,307,555
5	Realizable value of security	0	0	0	0	0	0
6	Net exposure to sovereign or central banks before provisioning (4-5)	7,307,555	0	0	0	0	7,307,555
7	Interest suspended	0	0	0	0	0	0
8	Provisions	582	0	0	0	0	582
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY</b>							
9	Gross exposure to public sector entities at beginning of quarter	4,012,724	0	0	0	0	4,012,724
10	Movements during the quarter	568,236	0	0	0	0	568,236
11	Written off during the quarter	0	0	0	0	0	0
12	Gross exposure to public sector entities at end of quarter (9+10-11)	4,581,460	0	0	0	0	4,581,460
13	Realizable value of security	0	0	0	0	0	0
14	Net exposure to public sector entities before provisioning (12-13)	4,581,460	0	0	0	0	4,581,460
15	Interest suspended	0	0	0	0	0	0
16	Provisions	45,395	0	0	0	0	45,395
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) CLAIMS ON BANKS</b>							
17	Gross exposure to banks at beginning of quarter	9,392,808	0	0	0	0	9,392,808
18	Movements during the quarter	-1,712,806	0	0	0	0	(1,712,806)
19	Written off during the quarter	0	0	0	0	0	0
20	Gross exposure to banks at end of quarter (17+18-19)	7,680,002	0	0	0	0	7,680,002
21	Realizable value of security	0	0	0	0	0	0
22	Net exposure to banks before provisioning (20-21)	7,680,002	0	0	0	0	7,680,002
23	Interest suspended	0	0	0	0	0	0
24	Provisions	819	0	0	0	0	819
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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<b>(D) CLAIMS ON SECURITY FIRMS</b>							
25	Gross exposure to security firms at beginning of quarter	1,777,873	0	0	0	0	1,777,873
26	Movements during the quarter	-127,882	0	0	0	0	(127,882)
27	Written off during the quarter	0	0	0	0	0	0
28	Gross exposure to security firms at end of quarter (25+26-27)	1,798,965	0	0	0	0	1,798,965
29	Realizable value of security	0	0	0	0	0	0
30	Net exposure to security firms before provisioning (28-29)	1,798,965	0	0	0	0	1,798,965
31	Interest suspended	0	0	0	0	0	0
32	Provisions	0	0	0	0	0	0
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CLAIMS ON CORPORATES</b>							
33	Gross exposure to corporates at beginning of quarter	20,900,413	206,643	59,577	106,378	473,264	21,746,282
34	Movements during the quarter	-209,627	-11,415	97,113	-28,550	-61,601	(214,080)
35	Written off during the quarter	0	0	0	0	0	0
36	Gross exposure to corporates at end of quarter (33+34-35)	20,690,786	195,228	156,690	77,828	411,663	21,525,997
37	Realizable value of security	0	0	0	0	0	0
38	Net exposure to corporates before provisioning (36-37)	20,690,786	195,228	156,690	77,828	411,663	21,525,997
39	Interest suspended	0	0	0	0	0	0
40	Provisions	202,823	3,905	32,624	6,671	107,000	353,023
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO</b>							
41	Gross exposure to retail portfolio at beginning of quarter	22,236,630	778,670	228,002	217,578	954,975	24,015,122
42	Movements during the quarter	1,365,147	-360,130	8,758	-30,054	119,169	1,092,879
43	Written off during the quarter	0	0	0	0	0	0
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	23,601,777	418,540	236,760	187,524	1,074,144	25,008,605
45	Realizable value of security	0	0	0	0	0	0
46	Net exposure to retail portfolio before provisioning (44-45)	23,601,777	418,540	236,760	187,524	1,074,144	25,008,605
47	Interest suspended	0	0	0	0	0	0
48	Provisions	235,964	9,407	105,940	74,092	288,000	713,403
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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<b>(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES</b>							
49	Gross exposure to residential mortgage properties at beginning of quarter	37,198,327	485,590	535,970	308,602	1,231,672	39,760,160
50	Movements during the quarter	638,254	7,015	-10,120	11,758	194,747	841,634
51	Written off during the quarter	0	0	1,444	0	8,802	10,338
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	37,734,623	492,604	524,850	320,460	1,327,617	40,299,559
53	Realizable value of security	0	0	0	0	0	0
54	Net exposure to residential mortgage properties before provisioning (52-53)	37,734,623	492,604	524,850	320,460	1,327,617	40,299,559
55	Interest suspended	0	0	0	0	0	0
56	Provisions	977,340	9,812	28,198	29,906	217,135	1,352,391
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES</b>							
57	Gross exposure to commercial real estates at beginning of quarter	11,803,115	150,070	38,647	690,637	298,407	12,980,925
58	Movements during the quarter	-163,105	-89,654	84,660	-438,056	655,736	(140,364)
59	Written off during the quarter	0	0	0	0	0	0
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	11,640,010	60,416	123,307	252,581	953,733	12,839,567
61	Realizable value of security	0	0	0	0	0	0
62	Net exposure to commercial real estates before provisioning (60-61)	11,640,010	60,416	123,307	252,581	953,733	12,839,567
63	Interest suspended	0	0	0	0	0	0
64	Provisions	116,400	1,209	7,920	10,470	129,144	265,143
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(I) OTHER ASSETS</b>							
65	Total other assets at beginning of quarter	20,167,503	57	87	0	0	20,167,647
66	Movements during the quarter	-1,487,281	187	17	0	0	(1,487,077)
67	Written off during the quarter	0	0	0	0	0	0
68	Total other assets at end of quarter (65+66-67)	18,680,222	244	104	0	0	18,680,570
69	Realizable value of security	0	0	0	0	0	0
70	Other assets before provisioning (68-69)	18,680,222	244	104	0	0	18,680,570
71	Interest suspended	0	0	0	0	0	0
72	Provisions	211	0	10	0	0	221
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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<b>(A) TOTAL EXPOSURE</b>							
73	Total exposure at beginning of quarter	133,997,937	1,621,089	862,333	1,322,196	2,568,368	140,321,922
74	Movements during the quarter	(273,923)	(463,999)	190,424	(884,802)	818,130	(694,227)
75	Written off during the quarter	0	0	0	0	0	0
76	Total exposure at end of quarter (73+74-75)	133,694,014	1,157,090	1,042,172	437,394	3,386,498	139,647,225
77	Realizable value of security	0	0	0	0	0	0
78	Net exposure before provisioning (76-77)	133,694,014	1,157,090	1,042,172	437,394	3,386,498	139,647,225
79	Interest suspended	0	0	0	0	0	0
80	Provisions	979,541	24,379	174,890	123,070	742,510	2,044,168
81	Accounting adjustments on general provisions	4,800	0	0	250	0	5,050
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	

Line no.	PART B							(F) Claims included in the Retail portfolios	(G) Claims secured by Residential Mortgages	(H) Claims secured by Commercial Properties	(I) Other Assets	Total Exposures
	AGEING ANALYSIS - COUNTER PARTIES											
	(A) Claims on Sovereign of Central Banks	(B) Claims on Public Sector Entities	(C) Claims on Banks	(D) Claims on Security Firms	(E) Claims on Corporates							
	1	2	3	4	5	6	7	8	9	10	11	
82	Current non-overdue exposures	7,259,447	4,561,460	7,690,002	1,708,965	20,689,903	22,380,609	34,439,859	11,593,172	18,679,621	130,883,076	
83	Overdues:	-	-	-	-	840,084	2,068,467	4,569,690	1,247,409	388	5,116,639	
84	Amount overdue: 1 to < 2 months	0	0	0	0	891	617,052	2,260,720	46,630	284	2,899,799	
85	Amount overdue: 2 to < 3 months	0	0	0	0	195,239	911,793	492,699	69,420	194	1,590,390	
86	Amount overdue: 3 to < 6 months	0	0	0	0	156,689	227,671	524,330	133,311	0	1,042,001	
87	Amount overdue: 6 to < 12 months	0	0	0	0	76,529	181,208	320,401	52,981	0	631,019	
88	Amount overdue: 12 months and above	0	0	0	0	410,458	630,793	1,277,566	924,523	0	3,323,680	
89	Gross Exposure	7,259,447	4,561,460	7,690,002	1,708,965	21,529,987	25,049,056	40,389,549	12,840,581	18,680,009	139,799,115	

  

Line no.	AGING ANALYSIS - PRODUCT TYPES								Total
	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances		
	A	B	C	D	E	F	G	H	
90	Current non-overdue exposures	10,158,433	47,034,088	11,717,487	6,994,743	681,631	18,102,665	61,075	94,750,328
91	Overdues:	738,398	4,295,993	949,755	369,897	46,891	831,478	0	9,196,952
92	Amount overdue: 1 to < 2 months	0	0	0	6,755	891	0	0	7,686
93	Amount overdue: 1 to < 2 months	262,076	2,341,562	121,630	114,034	8,798	114,238	0	2,962,281
94	Amount overdue: 2 to < 3 months	216,597	253,200	175,846	46,369	6,762	61,264	0	1,161,872
95	Amount overdue: 3 to < 6 months	66,474	667,538	127,317	80,390	4,079	164,319	0	1,040,120
96	Amount overdue: 6 to < 12 months	46,679	372,590	48,637	36,371	13,234	114,238	0	631,746
97	Amount overdue: 12 months and above	155,119	2,291,225	470,347	69,398	14,150	336,117	0	3,322,338
98	Gross Exposure	10,896,831	53,240,941	12,667,289	7,344,641	728,822	18,934,143	61,075	103,866,370

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INDUSTRY	
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Line no.	PART C														Total
	GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES														
	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshanauna	Omaheke	Omusati	Oshana	Oshikoto	Ojozondjop		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
99	Distribution	406,064	9,821,469	1,559,380	2,242,646	817,024	77,287,261	699,380	593,660	1,308,642	464,641	4,040,250	1,383,530	3,162,281	#####
100	Non-performing loans	12,222	318,545	29,727	70,984	18,889	4,076,291	69,362	10,610	26,306	4,605	144,702	108,929	110,113	4,994,963
101	Security values	6,130	244,182	17,043	46,720	8,400	2,927,544	34,160	4,171	21,612	1,114	88,356	81,409	69,061	3,649,362
102	Specific provisions	3,988	67,414	7,910	14,098	5,125	870,230	12,889	6,216	4,510	1,856	27,341	7,000	22,689	1,040,878
103	Not unsecured and with no provision	2,880	16,983	4,760	10,068	6,224	279,516	13,334	222	3,764	1,515	29,066	20,489	18,763	484,893
104	Number of clients	8,612	69,705	26,922	25,212	17,831	280,724	12,309	30,740	11,529	10,383	62,966	11,876	35,040	604,393

Line no.	PART D								Total
	MEMORANDUM SECTION								
	Instalment sales and Leases	Overdraft Facility	Personal Loans	Credit Cards	Other loans and advances	Interbank Loans	Mortgage Loans		
	1	2	3	4	5	6	7	8	
105	Exposures secured by residential mortgage property	0	1,152,606	256,421	0	3,359,423	0	36,342,558	40,111,012
106	Exposures secured by commercial real estate	0	819,998	328,912	0	5,611,601	0	4,523,620	11,280,139

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Cumulative amount written off to date	Liabilities & other cost to be settled prior to sale
107	Company Acquired	0	0	0	0
108	Fixed Property	57,462	153,423	12,919	0
109	Private dwelling	34,897	99,222	12,919	0
110	Commercial and industrial	22,565	54,201	0	0
111	Vehicle and equipment	34,750	14,052	0	0
112	Other	0	0	0	0
113	Total	92,217	167,481	12,919	0

Line no.	Value of exposure NS'000	Number of residential mortgage loans granted and taken up
114	NS 0 - NS 500	880
115	NS 500 - NS 1 000	507
116	NS 1 000 - NS 1 500	241
117	NS 1 500 - NS 3 000	226
118	NS 3 000 and above	33
119	Total granted and taken up	2,271