



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 31 March 2003

(All amounts to be rounded off to the nearest N\$'000)

	Line No	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total
<b>1. Loan Portfolio Amount</b>	1	611 677	658 461	2 528 699	5 952 667	1 921 134	2 930 288	-	245 182	-	241 163	691 442	<b>15 780 713</b>
<b>2. Overdue Amounts</b>	2	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Indicate when internal policy stipulates an amount is overdue *													
Gross amount overdue at beginning of quarter	3	-	-	161 607	366 690	46 556	215 485	-	6	-	-	61 019	851 363
Less: Recovered during quarter	4	-	-	3 639	633	8 243	12 428	-	6	-	-	395	25 344
Rescheduled during quarter	5	-	-	14 418	693	-	596	-	-	-	-	-	15 707
Add: New overdues	6	-	-	(10 004)	64 863	17 022	10 310	-	-	-	-	-	82 191
Gross amount overdue at end of quarter (3-4-5+6)	7	-	-	133 546	430 227	55 335	212 771	-	-	-	-	60 624	892 503
Realizable value of security held	8	-	-	25 351	272 630	11 877	-	-	-	-	-	-	309 858
Net unsecured overdues (7-8)	9	-	-	108 195	157 597	43 458	212 771	-	-	-	-	60 624	582 645
Specific provision made against overdues	10	-	-	61 939	22 021	10 409	77 117	-	-	-	-	48 565	220 051
Interest suspended against overdue balances	11	-	-	42 296	25 379	5 744	60 141	-	-	-	-	6 700	140 260
Net balance (9-10-11)	12	-	-	3 960	110 197	27 305	75 513	-	-	-	-	5 359	222 334
Amounts written off during the quarter	13	-	-	2 880	454	1 272	2 390	-	-	-	-	-	6 996
- against provisions	14	-	-	2 121	454	1 254	2 209	-	-	-	-	-	6 038
- against income	15	-	-	759	-	18	181	-	-	-	-	-	958
Overdue amounts in respect of which no specific provision has been raised and no security is held	16	-	-	4 733	8 618	13 639	21 299	-	-	-	-	-	48 289
		A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total
<b>3. Maturity Analysis</b>													
Non - overdue loans & advances	17	611 677	658 461	2 395 275	5 529 329	1 865 799	2 626 559	-	245 182	-	241 163	630 818	14 804 263
Amount overdue: < 3 months	18	-	-	29 232	196 102	32 447	109 684	-	-	-	-	-	367 465
Amount overdue: 3 to < 6 months	19	-	-	20 339	135 664	7 013	7 166	-	-	-	-	5 342	175 524
Amount overdue: 6 to < 12 months	20	-	-	47 865	78 726	7 967	66 162	-	-	-	-	11 031	211 751
Amount overdue: 12 to < 18 months	21	-	-	4 010	9 047	3 200	37 418	-	-	-	-	5 040	58 715
Amount overdue: 18 months and above	22	-	-	31 978	3 799	4 708	83 299	-	-	-	-	39 211	162 995
<b>Total</b>	23	611 677	658 461	2 528 699	5 952 667	1 921 134	2 930 288	-	245 182	-	241 163	691 442	<b>15 780 713</b>

<b>4. Loan Amount Classified **</b>	24	-	-	87 449	148 042	40 869	194 889	-	-	-	-	60 624	531 873
Bad	25	-	-	77 700	32 123	8 342	104 851	-	-	-	-	39 211	262 227
Doubtful	26	-	-	5 183	55 282	13 103	36 598	-	-	-	-	5 040	115 206
Substandard	27	-	-	4 566	60 637	19 424	53 440	-	-	-	-	16 373	154 440
<b>5. General Provision</b>	28												176 973
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	14 240		17 577		5 910		501					
Companies acquired	30	3 523		4 607		-		-					
Fixed properties													
- Private dwellings	31	4 475		10 396		3 794		501					
- Commercial and industrial	32	1 265		547		1 562		-					
Vehicles and equipment	33	4 977		2 027		554		-					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufacturing	Construction	Electricity & Water	Trade & Accommodation	Transport & Communication	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	736 341	102 779	208 604	622 712	610 325	600 172	399 131	789 220	286 043	4 536 078	176 741	9 068 146
Number of clients	37	3 504	71	743	577	142	1 802	854	1 476	4 036	71 826	413	85 444



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 30 June 2003

(All amounts to be rounded off to the nearest NS'000)

	Line No	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total
<b>1. Loan Portfolio Amount</b>	1	1 010 042	949 094	2 581 919	6 136 283	2 011 051	3 185 385	-	252 449	-	261 714	709 642	17 097 579
<b>2. Overdue Amounts</b>	2	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Indicate when internal policy stipulates an amount is overdue *													
Gross amount overdue at beginning of quarter	3	-	-	118 030	430 227	70 851	212 771	-	-	-	-	60 624	892 503
Less: Recovered during quarter	4	-	-	17 319	4 485	8 087	9 774	-	-	-	-	5 526	45 191
Rescheduled during quarter	5	-	-	-	136	-	320	-	-	-	-	-	456
Add: New overdues	6	-	-	(19 332)	15 034	31 567	14 449	-	-	-	-	8 947	50 665
Gross amount overdue at end of quarter (3-4-5+6)	7	-	-	81 379	440 640	94 331	217 126	-	-	-	-	64 045	897 521
Realizable value of security held	8	-	-	13 451	281 665	16 689	-	-	-	-	-	-	311 805
Net unsecured overdues (7-8)	9	-	-	67 928	158 975	77 642	217 126	-	-	-	-	64 045	585 716
Specific provision made against overdues	10	-	-	40 846	57 131	31 191	83 610	-	-	-	-	49 606	262 384
Interest suspended against overdue balances	11	-	-	25 546	23 877	17 580	60 271	-	-	-	-	8 817	136 091
Net balance (9-10-11)	12	-	-	1 536	77 967	28 871	73 245	-	-	-	-	5 622	187 241
Amounts written off during the quarter	13	-	-	7 389	777	1 701	943	-	-	-	-	-	10 810
- against provisions	14	-	-	7 389	777	1 695	787	-	-	-	-	-	10 648
- against income	15	-	-	-	-	6	156	-	-	-	-	-	162
Overdue amounts in respect of which no specific provision has been raised and no security is held	16	-	-	712	5 583	20 606	13 341	-	-	-	-	-	40 242
		A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total
<b>3. Maturity Analysis</b>													
Non - overdue loans & advances	17	1 010 042	949 094	2 483 746	5 703 835	1 927 423	2 900 393	-	252 449	-	261 714	645 597	16 134 293
Amount overdue: < 3 months	18	-	-	37 086	193 060	26 054	87 267	-	-	-	-	-	343 467
Amount overdue: 3 to < 6 months	19	-	-	11 734	135 592	10 729	9 137	-	-	-	-	3 598	170 790
Amount overdue: 6 to < 12 months	20	-	-	29 247	90 858	36 603	67 686	-	-	-	-	10 053	234 447
Amount overdue: 12 to < 18 months	21	-	-	2 609	6 646	3 783	35 765	-	-	-	-	4 666	53 469
Amount overdue: 18 months and above	22	-	-	17 497	6 292	6 459	85 137	-	-	-	-	45 728	161 113
<b>Total</b>	23	1 010 042	949 094	2 581 919	6 136 283	2 011 051	3 185 385	-	252 449	-	261 714	709 642	17 097 579

<b>4. Loan Amount Classified **</b>	24	-	-	53 148	160 208	71 509	196 724	-	-	-	-	60 447	542 036
Bad	25	-	-	45 755	36 283	36 034	110 121	-	-	-	-	45 728	273 921
Doubtful	26	-	-	4 410	52 069	13 065	34 365	-	-	-	-	4 666	108 575
Substandard	27	-	-	2 983	71 856	22 410	52 238	-	-	-	-	10 053	159 540
<b>5. General Provision</b>	28												187 474
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	10 003		19 944		-		4 255					
Companies acquired	30	-		-		-		-					
Fixed properties													
- Private dwellings	31	4 947		16 493		-		3 021					
- Commercial and industrial	32	720		927		-		547					
Vehicles and equipment	33	4 336		2 524		-		687					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufacturing	Construction	Electricity & Water	Trade & Accommodation	Transport & Communication	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	1 216 119	73 064	758 143	698 156	503 337	868 341	590 443	2 396 715	1 094 136	6 930 140	190 474	15 319 068
Number of clients	37	4 432	88	990	832	377	2 394	970	1 994	7 806	119 804	374	140 061



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 30 September 2003

(All amounts to be rounded off to the nearest NS'000)

Line No	(All amounts to be rounded off to the nearest NS'000)												
	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total	
<b>1. Loan Portfolio Amount</b>	977 669	637 260	2 691 223	6 300 208	2 117 594	2 969 336	-	253 490	-	162 319	766 893	<b>16 875 992</b>	
<b>2. Overdue Amounts</b>	Indicate when internal policy stipulates an amount is overdue *												
	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Gross amount overdue at beginning of quarter	-	-	81 379	440 640	94 331	217 126	-	11	-	-	64 045	897 532	
Less: Recovered during quarter	-	-	6 995	26 049	11 282	18 264	-	11	-	-	2 608	65 209	
Rescheduled during quarter	-	-	-	138	-	461	-	-	-	-	-	599	
Add: New overdues	-	-	13 117	24 932	24 011	12 855	-	-	-	-	7 761	82 676	
Gross amount overdue at end of quarter (3-4-5+6)	-	-	87 501	439 385	107 060	211 256	-	-	-	-	69 198	914 400	
Realizable value of security held	-	-	15 117	322 158	30 920	-	-	-	-	-	-	368 195	
Net unsecured overdues (7-8)	-	-	72 384	117 227	76 140	211 256	-	-	-	-	69 198	546 205	
Specific provision made against overdues	-	-	39 927	89 450	32 003	82 277	-	-	-	-	52 941	296 598	
Interest suspended against overdue balances	-	-	25 994	23 243	19 977	62 089	-	-	-	-	11 550	142 853	
Net balance (9-10-11)	-	-	6 463	4 534	24 160	66 890	-	-	-	-	4 707	106 754	
Amounts written off during the quarter	-	-	3 494	1 099	1 007	3 616	-	-	-	-	-	9 216	
- against provisions	-	-	3 494	953	1 002	3 616	-	-	-	-	-	9 065	
- against income	-	-	-	146	5	-	-	-	-	-	-	151	
Overdue amounts in respect of which no specific provision has been raised and no security is held	-	-	3 386	2 466	10 078	6 704	-	-	-	-	-	22 634	
	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total	
<b>3. Maturity Analysis</b>	Non - overdue loans & advances												
Amount overdue: < 3 months	977 669	637 260	2 589 429	5 870 958	2 022 589	2 698 718	-	253 490	-	162 319	697 695	15 910 127	
Amount overdue: 3 to < 6 months	-	-	39 902	216 513	25 602	77 427	-	-	-	-	-	359 444	
Amount overdue: 6 to < 12 months	-	-	11 854	111 114	12 394	7 858	-	-	-	-	3 668	146 888	
Amount overdue: 12 to < 18 months	-	-	27 281	81 142	42 783	62 628	-	-	-	-	8 659	222 493	
Amount overdue: 18 months and above	-	-	4 288	17 665	7 395	30 950	-	-	-	-	5 803	66 101	
<b>Total</b>	977 669	637 260	2 691 223	6 300 208	2 117 594	2 969 336	-	253 490	-	162 319	766 893	<b>16 875 992</b>	

<b>4. Loan Amount Classified **</b>	24	-	-	54 370	197 070	74 879	193 147	-	-	-	-	65 530	584 996
Bad	25	-	-	45 560	29 269	45 099	117 294	-	-	-	-	51 068	288 290
Doubtful	26	-	-	5 297	47 071	15 284	30 289	-	-	-	-	5 803	103 744
Substandard	27	-	-	3 513	120 730	14 496	45 564	-	-	-	-	8 659	192 962
<b>5. General Provision</b>	28												187 219
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	20 831		21 065		626		10					
Companies acquired	30	-		-		-		-					
Fixed properties													
- Private dwellings	31	13 825		16 199		626		10					
- Commercial and industrial	32	1 984		1 933		-		-					
Vehicles and equipment	33	5 022		2 933		-		-					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufacturing	Construction	Electricity & Water	Trade & Accommodation	Transport & Communication	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	1 149 941	83 363	675 497	823 871	538 111	671 044	458 805	2 347 181	1 039 268	8 867 449	221 462	16 875 992
Number of clients	37	4 467	92	959	1 161	376	2 379	1 114	1 827	8 208	132 899	283	153 765



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 31 December 2003

(All amounts to be rounded off to the nearest NS'000)

Line No	(All amounts to be rounded off to the nearest NS'000)												
	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total	
1.	<b>Loan Portfolio Amount</b>												
1	582 343	504 705	2 836 404	6 588 078	1 990 105	3 131 192	-	258 065	-	161 843	857 568	16 910 303	
2.	<b>Overdue Amounts</b>												
2	Indicate when internal policy stipulates an amount is overdue *												
	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
	Gross amount overdue at beginning of quarter												
3	-	-	87 501	439 385	107 060	211 256	-	-	-	-	69 198	914 400	
	Less: Recovered during quarter												
4	-	-	14 612	142 100	24 424	63 528	-	-	-	-	4 955	249 619	
	Rescheduled during quarter												
5	-	-	-	-	-	43	-	-	-	-	-	43	
	Add: New overdues												
6	-	-	(798)	51 868	8 700	19 982	-	-	-	-	12 549	92 301	
	Gross amount overdue at end of quarter (3-4-5+6)												
7	-	-	72 091	349 153	91 336	167 667	-	-	-	-	76 792	757 039	
	Realizable value of security held												
8	-	-	10 718	168 190	21 867	-	-	-	-	-	-	200 775	
	Net unsecured overdues (7-8)												
9	-	-	61 373	180 963	69 469	167 667	-	-	-	-	76 792	556 264	
	Specific provision made against overdues												
10	-	-	35 715	71 997	31 428	80 679	-	-	-	-	73 029	292 848	
	Interest suspended against overdue balances												
11	-	-	25 446	28 572	20 729	42 921	-	-	-	-	14 777	132 445	
	Net balance (9-10-11)												
12	-	-	212	80 394	17 312	44 067	-	-	-	-	(11 014)	130 971	
	Amounts written off during the quarter												
13	-	-	3 961	2 300	3 819	4 470	-	-	-	-	-	14 550	
	- against provisions												
14	-	-	3 961	2 300	3 817	4 358	-	-	-	-	-	14 436	
	- against income												
15	-	-	-	-	2	112	-	-	-	-	-	114	
	Overdue amounts in respect of which no specific provision has been raised and no security is held												
16	-	-	1 577	448	12 867	9 557	-	-	-	-	-	24 449	
	Maturity Analysis												
	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total	
3.	<b>Maturity Analysis</b>												
	Non - overdue loans & advances												
17	582 343	504 705	2 744 056	6 250 796	1 912 530	2 888 157	-	258 065	-	161 843	780 776	16 083 271	
	Amount overdue: < 3 months												
18	-	-	41 757	91 797	25 697	84 651	-	-	-	-	-	243 902	
	Amount overdue: 3 to < 6 months												
19	-	-	10 127	187 492	9 367	10 580	-	-	-	-	5 287	222 853	
	Amount overdue: 6 to < 12 months												
20	-	-	23 943	47 781	32 764	59 540	-	-	-	-	10 230	174 258	
	Amount overdue: 12 to < 18 months												
21	-	-	1 784	5 390	5 861	52 751	-	-	-	-	7 243	73 029	
	Amount overdue: 18 months and above												
22	-	-	14 737	4 822	3 886	35 513	-	-	-	-	54 032	112 990	
	<b>Total</b>												
23	582 343	504 705	2 836 404	6 588 078	1 990 105	3 131 192	-	258 065	-	161 843	857 568	16 910 303	

<b>4. Loan Amount Classified **</b>	24	-	-	42 649	322 473	73 790	152 176	-	-	-	-	71 505	662 593
Bad	25	-	-	37 057	34 902	32 100	60 575	-	-	-	-	54 032	218 666
Doubtful	26	-	-	2 561	201 327	23 831	52 247	-	-	-	-	7 243	287 209
Substandard	27	-	-	3 031	86 244	17 859	39 354	-	-	-	-	10 230	156 718
<b>5. General Provision</b>	28												131 929
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	26 409		32 853		-		20					
Companies acquired	30	3 644		4 163		-		10					
Fixed properties													
- Private dwellings	31	15 624		23 985		-		10					
- Commercial and industrial	32	1 901		1 841		-		-					
Vehicles and equipment	33	5 240		2 864		-		-					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufacturing	Construction	Electricity & Water	Trade & Accommodation	Transport & Communication	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	927 570	435 327	646 661	686 707	576 301	432 662	781 531	1 615 939	1 449 361	7 961 335	1 396 909	16 910 303
Number of clients	37	4 774	102	952	815	377	2 481	966	1 711	8 312	143 901	290	164 681