

BR-501A001

V3 Institution:	INDUSTRY
Financial Year:	2022
Start Date:	2022/04/01
End Date:	2022/06/30

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

PART A

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

Line no	ITEMS	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/ Bad	
		1	2	3	4	5	6
(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS							
1	Gross exposure to sovereign or central banks at beginning of quarter	8,959,046	0	0	0	0	8,959,046
2	Movements during the quarter	130,038	0	0	0	0	130,038
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)	9,089,083	-	-	-	-	9,089,083
5	Realizable value of security	-	-	0	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	9,089,083	-	-	-	-	9,089,083
7	Interest suspended	0	0	0	0	0	0
8	Provisions	259	0	0	0	0	259
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY							
9	Gross exposure to public sector entities at beginning of quarter	1,048,150	171,218	0	0	0	1,219,368
10	Movements during the quarter	136,792	-133,513	0	0	0	3,279
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)	1,183,858	37,705	-	-	-	1,221,563
13	Realizable value of security	-	-	0	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	1,183,858	37,705	-	-	-	1,221,563
15	Interest suspended	0	0	0	0	0	0
16	Provisions	11,339	634	0	0	0	12,473
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(C) CLAIMS ON BANKS							
17	Gross exposure to banks at beginning of quarter	18,700,802	0	0	0	0	18,700,802
18	Movements during the quarter	-1,810,857	0	0	0	0	(1,810,857)
19	Written off during the quarter	0	0	0	0	0	0
20	Gross exposure to banks at end of quarter (17+18-19)	16,889,945	-	-	-	-	16,889,945
21	Realizable value of security	-	-	0	-	-	-
22	Net exposure to banks before provisioning (20-21)	16,889,945	-	-	-	-	16,889,945
23	Interest suspended	0	0	0	0	0	0
24	Provisions	23,399	0	0	0	0	23,399
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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(D) CLAIMS ON SECURITY FIRMS							
25	Gross exposure to security firms at beginning of quarter	1,850,599	0	0	0	0	1,850,599
26	Movements during the quarter	-26,071	0	0	0	0	(26,071)
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)	1,824,528	-	-	-	-	1,824,528
29	Realizable value of security	-	-	0	-	-	-
30	Net exposure to security firms before provisioning (28-29)	1,824,528	-	-	-	-	1,824,528
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%	
(E) CLAIMS ON CORPORATES							
33	Gross exposure to corporates at beginning of quarter	22,150,597	389,349	132,097	237,701	768,781	23,678,533
34	Movements during the quarter	1,702,704	-192,242	-40,422	-193,528	178,191	1,455,703
35	Written off during the quarter	0	0	0	0	1,245	1,245
36	Gross exposure to corporates at end of quarter (33+34-35)	23,853,301	197,107	91,675	44,173	946,737	25,132,993
37	Realizable value of security	-	-	65,015	23,740	553,228	641,983
38	Net exposure to corporates before provisioning (36-37)	23,853,301	197,107	26,660	20,433	393,509	24,491,007
39	Interest suspended	0	0	12,959	1,584	134,452	148,995
40	Provisions	237,499	3,942	26,434	11,974	382,450	662,299
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO							
41	Gross exposure to retail portfolio at beginning of quarter	23,458,626	2,367,553	453,718	278,911	887,634	27,446,441
42	Movements during the quarter	-1,311,150	18,438	-20,750	-10,141	-11,802	(1,355,407)
43	Written off during the quarter	0	0	29	14	35,802	35,945
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	22,327,476	2,385,991	432,989	268,786	840,630	26,255,871
45	Realizable value of security	-	-	159,264	100,605	327,480	587,349
46	Net exposure to retail portfolio before provisioning (44-45)	22,327,476	2,385,991	273,725	168,181	513,150	25,667,842
47	Interest suspended	0	0	46,966	18,548	183,150	248,664
48	Provisions	238,371	47,721	221,412	131,263	282,270	819,336
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES							
49	Gross exposure to residential mortgage properties at beginning of quarter	40,523,155	454,083	599,693	429,806	1,581,170	43,587,907
50	Movements during the quarter	79,455	55,147	6,112	-27,608	90,113	203,220
51	Written off during the quarter	0	0	0	0	18,280	18,280
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	40,602,610	509,230	605,805	402,197	1,652,994	43,772,836
53	Realizable value of security	-	-	438,548	286,745	1,095,514	1,819,807
54	Net exposure to residential mortgage properties before provisioning (52-53)	40,602,610	509,230	167,257	115,452	557,480	41,955,031
55	Interest suspended	0	0	63,180	29,548	53,990	146,718
56	Provisions	404,168	10,185	53,808	57,092	645,549	1,170,799
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES							
57	Gross exposure to commercial real estates at beginning of quarter	11,501,059	384,158	69,511	124,041	1,036,228	13,095,047
58	Movements during the quarter	368,036	-301,062	29,131	-29,022	-33,092	34,030
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)	11,869,105	63,076	97,642	95,019	1,003,136	13,129,677
61	Realizable value of security	-	-	71,834	68,694	71,811	212,339
62	Net exposure to commercial real estates before provisioning (60-61)	11,869,105	63,076	25,808	26,325	913,325	12,947,339
63	Interest suspended	0	0	6,449	5,995	99,126	111,570
64	Provisions	118,080	1,262	13,538	4,415	207,429	434,724
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(I) OTHER ASSETS							
65	Total other assets at beginning of quarter	22,452,711	0	1,550	0	0	22,454,261
66	Movements during the quarter	-788,050	0	-1,541	52	0	(789,539)
67	Written off during the quarter	0	0	0	0	0	0
68	Total other assets at end of quarter (65+66-67)	21,664,661	0	0	52	0	21,664,722
69	Realizable value of security	-	-	0	0	0	0
70	Other assets before provisioning (68-69)	21,664,661	-	0	52	0	21,664,722
71	Interest suspended	0	0	0	0	0	0
72	Provisions	22	0	0	26	0	48
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
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	(J) TOTAL EXPOSURE						
73	Total exposure at beginning of quarter	150,644,695	3,746,356	1,256,569	1,070,459	4,274,523	160,992,602
74	Movements during the quarter	(1,311,126)	(659,252)	(26,472)	(260,248)	225,459	(1,933,688)
75	Written off during the quarter	-	-	28	15	55,337	55,380
76	Total exposure at end of quarter (73+74-75)	149,333,569	3,187,104	1,228,076	810,195	4,444,596	159,003,534
77	Realizable value of security	1,031,635	63,743	731,861	497,984	2,698,112	3,922,757
78	Net exposure before provisioning (76-77)	149,333,569	3,187,104	496,495	312,211	1,746,484	159,076,777
79	Interest suspended	-	-	129,548	56,074	480,701	686,324
80	Provisions	1,031,635	63,743	315,191	204,770	1,607,984	3,223,333
81	Accounting adjustments on general provisions	312,523	0	0	0	0	312,523
81	Minimum provision in percentages, G=general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	0

Line no.	PART B AGEING ANALYSIS - COUNTER PARTIES	(A) Claims on Sovereign or Central Banks	(B) Claims on Public Sector Entities	(C) Claims on Banks	(D) Claims on Security Firms	(E) Claims on Corporates	(F) Claims included in the Retail Portfolio	(G) Claims secured by Residential Mortgages	(H) Claims secured by Commercial Properties	(I) Other Assets	Total Exposures
		1	2	3	4	5	6	7	8	9	11
82	Current non-overdue exposures	9,054,456	1,181,850	16,889,945	1,824,528	23,748,157	21,823,910	38,901,520	11,896,331	21,684,661	146,695,806
83	Overdue:	31,703	0	0	0	1,398,632	4,431,293	4,971,611	1,442,745	661	12,245,131
84	Amount overdue: 1 to < 2 months	0	0	0	0	107,102	503,563	1,801,285	182,174	0	2,594,124
85	Amount overdue: 2 to < 3 months	0	0	0	0	187,105	2,385,991	509,230	63,076	0	3,187,104
86	Amount overdue: 3 to < 6 months	0	0	0	0	51,673	432,340	626,826	91,842	0	1,228,076
87	Amount overdue: 6 to < 12 months	0	0	0	0	44,172	268,756	402,197	95,015	52	810,196
88	Amount overdue: 12 months and above	0	0	0	0	948,778	840,030	1,652,984	1,004,836	0	4,444,637
89	Gross Exposure	9,054,456	1,215,581	16,889,945	1,824,528	25,122,968	26,255,199	43,772,837	13,129,877	21,684,722	159,959,937

Line no.	PART B AGEING ANALYSIS - PRODUCT TYPES	Installment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total
		A	B	C	D	E	F	G	H
90	Current non-overdue exposures	10,016,278	49,708,040	10,389,611	7,046,203	676,105	17,775,088	41,764	95,653,069
91	Overdue:	609,740	7,193,946	1,912,215	841,017	72,090	1,636,125	-	12,264,133
92	Amount overdue: 1 to < 2 months	0	0	0	0	0	0	0	0
93	Amount overdue: 1 to < 2 months	188,740	1,963,459	174,640	164,510	9,672	73,079	0	2,594,124
94	Amount overdue: 2 to < 3 months	101,399	1,372,559	668,913	64,317	4,052	975,884	0	3,187,104
95	Amount overdue: 3 to < 6 months	73,786	702,595	257,063	113,479	4,656	76,473	0	1,228,076
96	Amount overdue: 6 to < 12 months	41,775	492,141	80,734	114,813	1,963	73,768	0	810,196
97	Amount overdue: 12 months and above	204,033	2,638,193	730,845	183,897	51,745	636,924	0	4,444,637
98	Gross Exposure	10,626,018	56,901,987	12,301,826	7,887,220	748,195	19,610,193	41,764	107,917,203

6,482,905

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Line no.	PART C GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	Caprivi	Eroinge	Hardap	Karas	Kavango	Thomas	Kunene	Oshanauna	Omaheke	Omusati	Oshana	Oshikoto	Ojizondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	427,073	10,344,096	1,549,763	1,598,860	922,843	19,482,314	784,236	669,556	1,715,330	584,510	4,174,487	4,591,476	3,703,822	#####
100	Non-performing loans	12,325	528,102	29,098	254,721	35,849	5,019,216	53,617	11,987	33,369	9,325	174,842	81,923	236,489	6,482,882
101	Security values	3,753	299,460	14,671	184,525	16,017	3,109,854	23,800	4,638	23,577	2,848	91,773	45,187	139,037	3,959,135
102	Specific provisions	3,389	179,091	10,063	43,238	12,739	1,626,435	29,997	4,566	7,711	3,854	64,359	10,100	125,894	2,126,236
103	Net unsecured and with no provision	2,983	49,551	4,342	24,960	7,074	282,928	180	2,367	2,075	1,625	16,675	29,632	28,442	397,490
104	Number of clients	11,500	91,014	17,897	28,894	23,109	334,210	14,528	17,150	14,976	10,123	59,409	16,572	44,288	683,680

Line no.	PART D MEMORANDUM SECTION	Installment sales and Lease	Overdraft Facility	Personal Loans	Credit Cards	Other loans and advances	Interbank Loans	Mortgage Loans	Total
		1	2	3	4	5	6	7	8
105	Exposures secured by residential mortgage property	0	1,362,044	351,104	0	3,369,526	0	36,359,223	41,442,298
106	Exposures secured by commercial real estate	0	793,472	287,422	0	5,787,950	0	4,320,922	11,189,767

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Commutative amount written off to date	Liabilities & other cost to be settled prior to sale
		1	2	3	4
107	Company Acquired	0	0	0	0
108	Fixed Property	283,956	388,847	7,147	0
109	Private dwelling	211,415	251,273	7,167	0
110	Commercial and Industrial	72,541	147,566	0	0
111	Vehicle and equipment	27,258	19,298	4,255	0
112	Other	0	0	0	0
113	Total	311,251	416,135	11,422	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
		1
114	NS 0 - NS 500	2 165
115	NS 500 - NS 1 000	557
116	NS 1 000 - NS 1 500	183
117	NS 1 500 - NS 3 000	170
118	NS 3 000 and above	40
119	Total granted and taken up	3,110