



**NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 31 DECEMBER 2012**

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	7,621,714	111,002	12,742	5,652	63,142	7,814,252
Less: Reclassified during the quarter	2	4,548	12,601	4,599	1,090	3,795	26,633
Written off during the quarter	3	-	-	1,259	950	3,219	5,428
Payments received and other credits	4	775,671	9,526	2,504	72	4,484	792,257
Add: Classified/reclassified during quarter	5	898,264	4,910	10,996	7,035	4,969	926,174
Finance charges earned and other debits	6	119,520	-	-	2,443	469	122,432
Gross instalment sales and leases at end of quarter (1-2-3-4+5)	7	7,859,279	93,785	15,376	13,018	57,082	8,038,540
Realizable value of security	8	-	-	5,541	4,511	15,951	26,003
Net instalment sales and leases before provisioning (7 - 8)	9	7,859,279	93,785	9,835	8,507	41,131	8,012,537
Provisions	10	83,290	3,132	9,536	8,079	33,092	137,129
Interest suspended	11	-	-	248	230	8,073	8,551
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	25,420,497	497,443	104,397	44,581	243,291	26,310,209
Less: Reclassified during the quarter	13	23,642	28,658	26,230	24,587	18,234	121,351
Written off during the quarter	14	-	-	-	53	4,464	4,517
Payments received and other credits	15	555,598	332	8,384	112	27,549	591,975
Add: Classified/reclassified during quarter	16	903,813	24,109	18,690	26,661	41,688	1,014,961
Finance charges earned and other debits	17	1,030,345	45,778	570	9,714	224	1,086,631
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	26,775,415	538,340	89,043	56,204	234,956	27,693,958
Realizable value of security	19	-	-	81,880	49,330	172,909	304,119
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	26,775,415	538,340	7,163	6,874	62,047	27,389,839
Provisions	21	269,498	11,848	9,932	2,655	23,024	316,957
Interest suspended	22	-	-	11,359	3,172	39,636	54,167
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	6,126,938	96,657	21,331	9,716	69,294	6,323,936
Less: Reclassified during the quarter	24	1,004	3,084	19,155	1,300	4,092	28,635
Written off during the quarter	25	-	-	34	345	7,466	7,845
Payments received and other credits	26	1,802,454	21,919	38	13	22	1,824,446
Add: Classified/reclassified during quarter	27	1,555,542	14,155	1,813	13,056	6,385	1,590,951
Finance charges earned and other debits	28	132,290	1,468	238	3,388	999	138,383
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	6,011,312	87,277	4,155	24,502	65,098	6,192,344
Realizable value of security	30	-	-	413	6,237	18,843	25,493
Net overdrafts at end of quarter, before provisions (29 - 30)	31	6,011,312	87,277	3,742	18,265	46,255	6,166,851
Provisions	32	61,697	2,370	3,111	15,003	36,886	119,067
Interest suspended	33	-	-	197	1,195	12,620	14,012
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	2,650,515	19,726	21,783	13,619	29,586	2,735,229
Less: Reclassified during the quarter	35	33,275	4,814	15,201	8,649	913	62,852
Written off during the quarter	36	-	-	1,260	393	10,403	12,056
Payments received and other credits	37	216,397	1,596	2,367	229	1,607	222,196
Add: Classified/reclassified during quarter	38	257,186	4,050	7,580	17,208	11,240	297,264
Finance charges earned and other debits	39	172,768	145	671	3,233	57	176,874
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	2,830,797	17,511	11,206	24,789	27,960	2,912,263
Realizable value of security	41			2,949	3,996	4,102	11,047
Net personal loans at end of quarter, before provisions (40 - 41)	42	2,830,797	17,511	8,257	20,793	23,858	2,901,216
Provisions	43	29,340	1,117	3,597	12,765	19,740	66,559
Interest suspended	44			983	2,112	4,631	7,726
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
Gross credit card balances at beginning of quarter	45	280,238	1,261	7,926	-	2,518	291,943
Less: Reclassified during the quarter	46	140	396	517	-	36	1,089
Written off during the quarter	47	-	-	242	-	1,693	1,935
Payments received and other credits	48	376,886	952	-	-	-	377,838
Add: Classified/reclassified during quarter	49	383,474	1,265	1,200	-	235	386,174
Finance charges earned and other debits	50	17,435	5	68	-	92	17,600
Gross credit card balances at end of quarter (45-46-47-48+49+)	51	304,121	1,183	8,435	-	1,116	314,855
Realizable value of security	52			-	-	-	-
Net credit card balances at end of quarter, before provisions (51 - 52)	53	304,121	1,183	8,435	-	1,116	314,855
Provisions	54	4,137	505	8,435	-	296	13,373
Interest suspended	55			-	-	886	886
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	136	-	-	-	-	136
Less: Reclassified during the quarter	57	1,279	-	-	-	-	1,279
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	-	-	-	-	-	-
Add: Classified/reclassified during quarter	60	1,144	-	-	-	-	1,144
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	1	-	-	-	-	1
Realizable value of security	63			-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	1	-	-	-	-	1
Provisions	65	-	-	-	-	-	-
Interest suspended	66			-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	4,996,170	34,661	443	5,076	46,376	5,082,726
Less: Reclassified during the quarter	68	16,632	15,412	-	-	5,324	37,368
Written off during the quarter	69	-	-	-	-	860	860
Payments received and other credits	70	688,626	6,898	191	-	4,210	699,925
Add: Classified/reclassified during quarter	71	518,074	2,124	1,126	79	143	521,546
Finance charges earned and other debits	72	532,504	-	178	181	89	532,952
Gross other loans at end of quarter (67-68-69-70+71+72)	73	5,341,490	14,475	1,556	5,336	36,214	5,399,071
Realizable value of security	74			320	3,000	21,841	25,161
Net other loans, before provisions (73 - 74)	75	5,341,490	14,475	1,236	2,336	14,373	5,373,910
Provisions	76	55,615	1,042	1,278	1,972	9,029	68,936
Interest suspended	77			121	332	5,377	5,830
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	47,096,209	760,750	168,622	78,643	454,206	48,558,430
Less: Reclassified during the quarter	79	80,520	64,965	65,701	35,626	32,394	279,206
Written off during the quarter	80	-	-	2,795	1,741	28,105	32,641
Payments received and other credits	81	4,415,632	41,224	13,484	426	37,873	4,508,639
Add: Classified/reclassified during quarter	82	4,517,498	50,613	41,405	64,039	64,661	4,738,216
Finance charges earned and other debits	83	2,004,862	47,396	1,725	18,927	1,962	2,074,872
Gross total loans at end of quarter (78-79-80-81+82+83)	84	49,122,417	752,570	129,772	123,816	422,457	50,551,032
Realizable value of security	85			91,103	67,074	233,645	391,822
Net total loans , before provisions (84 - 85)	86	49,122,417	752,570	38,669	56,742	188,812	50,159,210
Provisions	87	503,578	20,014	35,889	40,474	122,067	722,022
Interest suspended	88			12,908	7,041	70,683	90,632
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

MEMORANDUM ITEMS							
NCDS, Investments and all other assets before provisions	89	898,264	4,910	10,996	7,035	4,969	926,174
Provisions made in respect of any of the above assets	90	119,520	-	-	2,443	469	122,432
Net NCDs, investments and all other assets (89 - 90)	91	778,744	4,910	10,996	4,592	4,500	803,742
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
		Sales			Loans	Loans	
Recoveries during the quarter	92	-	-	-	-	-	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total	
		A	B	C	D	E	F	G	H	
Ageing analysis										
Total loans and advances	93	8,038,539	27,693,960	6,192,341	2,912,260	314,855	5,399,071	1	50,551,027	
Current (non-overdue) loans	94	7,704,984	26,593,424	5,991,514	2,815,284	299,166	5,337,105	1	48,741,478	
Overdues:	95	333,555	1,100,536	200,827	96,976	15,689	61,966	-	1,809,549	
Amounts overdue: <1 month	96	154,296	181,993	19,797	11,313	4,563	4,385	-	376,347	
Amounts overdue: 1 to < 3 months	97	93,784	538,339	87,277	21,710	1,575	14,475	-	757,160	
Amounts overdue: 3 to < 6 months	98	15,376	89,043	4,155	11,206	8,435	1,556	-	129,771	
Amounts overdue: 6 to <12 months	99	13,109	80,232	25,529	26,900	-	5,304	-	151,074	
Amounts overdue: 12 to <18 months	100	47,922	171,306	54,947	23,737	140	34,695	-	332,747	
Amounts overdue: 18 months and above	101	9,068	39,623	9,122	2,110	976	1,551	-	62,450	
Specific provisions										
Opening balance	102	50,557	68,047	57,041	42,757	10,444	12,228	-	241,074	
Amounts written off	103	13,311	21,690	2,548	26,543	8,103	2,545	-	74,740	
Recoveries of previous write-offs	104	2,776	76	7,595	3,791	7,331	576	-	22,145	
Charge per income statement	105	13,358	5,651	(3,743)	17,568	(120)	2,470	-	35,184	
Closing balance (102-103+104+105)	106	53,380	52,084	58,345	37,573	9,552	12,729	-	223,663	
General debt provisions										
Opening balance	107	82,321	267,561	70,031	29,383	4,536	56,628	1	510,461	
Charge per income statement	108	4,101	13,785	(5,964)	1,074	106	28	(1)	13,129	
Closing balance (107+108)	109	86,422	281,346	64,067	30,457	4,642	56,656	-	523,590	
Assets bought in or repossessed during the preceding five years and unsold										
		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal & other		
Companies acquired	110	-	-	-	-	-	-	-	-	
Fixed properties:	111	-	4,610	-	11,311	-	-	-	-	
Private dwellings	112	-	4,610	-	11,311	-	-	-	-	
Commercial and Industrial	113	-	-	-	-	-	-	-	-	
Vehicles and equipment	114	-	2,921	-	4,104	-	3,584	-	-	
Other	115	-	-	-	-	-	-	-	-	

3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES	Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	116	2,059,280	928,336	1,102,948	1,260,633	1,642,809	410,283	10,790,577	1,166,495	1,102,760	5,627,413	511,232	22,843,338	1,104,924	50,551,028
Non-performing loans	117	19,571	6,766	1,736	14,346	18,031	2,831	118,028	8,524	10,301	35,438	102	442,955	13,507	692,136
Security values	118	10,929	4,218	602	5,640	8,868	1,322	61,156	4,113	4,054	19,055	51	266,368	5,447	391,823
Specific provisions	119	7,412	2,002	530	7,541	6,698	1,161	42,656	2,865	3,246	12,164	37	130,036	7,315	223,663
Net unsecured and with no provision	120	1,230	546	604	1,165	2,465	348	14,216	1,546	3,001	4,219	14	46,551	745	76,650
Number of clients	121	3,759	276	392	1,582	3,127	700	18,585	2,058	1,597	8,981	278	298,455	3,297	343,087
4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES															
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	196,415	6,475,987	884,872	1,448,004	362,185	35,283,010	365,964	98,284	772,021	685,171	1,327,128	923,840	1,728,147	50,551,028
Non-performing loans	123	7,413	51,336	20,988	21,561	10,406	467,011	7,502	1,487	4,026	15,843	60,877	3,802	19,886	692,138
Security values	124	4,496	26,951	10,592	10,483	5,144	279,169	3,636	253	2,145	9,027	29,539	1,088	9,299	391,822
Specific provisions	125	1,670	13,238	7,515	6,500	3,679	151,985	2,632	296	1,168	4,592	21,211	1,781	7,397	223,664
Net unsecured and with no provision	126	1,247	11,147	2,881	4,578	1,583	35,857	1,234	938	713	2,224	10,127	933	3,190	76,652
Number of clients	127	4,011	41,911	7,881	13,874	6,518	202,172	5,206	3,474	6,132	11,005	15,970	7,252	17,680	343,086