



BANK OF NAMIBIA
NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 30 JUNE 2020

All amounts denominated in Nam. Dollars (N\$)

ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY						Total
		Pass or Acceptable	Special	Sub-	Questioned	Lower	Bad	
		1	2	3	4	5	6	
(A) INSTALLMENT SALES AND LEASES								
Gross installment sales and leases at beginning of quarter	1	5,529,083	45,024	13,655	10,211	83,763	5,782,636	
Less: Reclassified during the quarter	2	-	19,770	4,718	3,511	5,350	37,349	
Written off during the quarter	3	-	-	823	394	15,502	16,719	
Payments received and other credits	4	709,260	3,363	5,044	1,262	2,668	718,597	
ADD: Classified/reclassified during quarter	5	189,642	16,411	78,148	3,759	5,126	293,066	
Finance charges earned and other debits	6	217,863	-	-	-	568	218,431	
Gross installment sales and leases at end of quarter (7-2-3-4-5-6)	7	6,550,229	59,126	28,915	7,744	22,311	6,668,225	
Realizable value of security	8	-	-	1,107	1,100	17,213	20,420	
Net installment sales and leases before provisions (7-8)	9	5,550,229	59,126	18,118	6,644	5,098	5,789,215	
Provisions	10	99,741	1,421	19,763	4,168	38,524	113,597	
Interest suspended	11	-	-	955	652	13,827	15,434	
Minimum provision in percentages: Go-general, Specific		1.81%	2.41%	10.90%	6.26%	26.60%		
(B) MORTGAGES								
Gross mortgage loans at beginning of quarter	12	17,706,010	138,021	124,919	49,424	289,747	18,298,121	
Less: Reclassified during the quarter	13	9,799	42,463	29,474	31,703	7,913	118,352	
Written off during the quarter	14	-	-	-	-	8,379	8,379	
Payments received and other credits	15	108,481	44,020	7,717	4,106	14,424	174,748	
ADD: Classified/reclassified during quarter	16	361,738	9,894	45,763	18,204	24,026	459,625	
Finance charges earned and other debits	17	631,716	-	9,770	364	3,381	636,231	
Gross mortgage loans at end of quarter (12-13-14-15-16-17)	18	18,736,336	131,488	189,272	95,891	345,285	19,497,892	
Realizable value of security	19	-	-	129,773	22,992	280,071	432,836	
Net mortgage loans at end of quarter, before provisions (18-19)	20	18,736,336	131,488	58,499	72,899	66,214	19,465,456	
Provisions	21	189,911	2,631	30,368	4,271	23,889	246,070	
Interest suspended	22	-	-	15,266	8,643	30,564	54,473	
Minimum provision in percentages: Go-general, Specific		1.01%	2.02%	51.92%	5.75%	36.45%		
(C) OVERDRAFTS								
Gross overdrafts at beginning of quarter	23	4,672,961	128,526	16,256	8,074	144,939	4,969,756	
Less: Reclassified during the quarter	24	-	6,772	7,492	3,552	49,241	67,057	
Written off during the quarter	25	-	-	-	-	5,918	5,918	
Payments received and other credits	26	1,653,232	24,184	4,452	37	8,113	1,685,721	
ADD: Classified/reclassified during quarter	27	1,548,704	18,460	6,938	4,456	18,984	1,587,542	
Finance charges earned and other debits	28	212,321	2,261	868	458	852	216,750	
Gross overdrafts at end of quarter (23-24-25-26-27-28)	29	6,811,201	154,320	31,427	12,589	19,463	7,030,980	
Realizable value of security	30	-	-	7,747	4,453	31,272	43,472	
Net overdrafts at end of quarter, before provisions (29-30)	31	6,811,201	154,320	23,680	8,136	18,191	7,007,500	
Provisions	32	60,856	3,028	2,833	3,359	14,514	84,589	
Interest suspended	33	-	-	307	434	23,055	24,496	
Minimum provision in percentages: Go-general, Specific		0.89%	1.98%	10.10%	6.26%	78.76%		

(D) PERSONAL LOANS								
Gross personal loans at beginning of quarter	34	2,208,898	5,087	14,935	13,988	44,526	2,287,434	
Less: Reclassified during the quarter	35	17,395	8,641	4,000	6,894	33,744	66,674	
Written off during the quarter	36	-	-	-	-	13,723	13,723	
Payments received and other credits	37	77,213	2,824	1,003	375	571	81,966	
ADD: Classified/reclassified during quarter	38	49,917	7,703	2,898	2,133	14,912	78,563	
Finance charges earned and other debits	39	81,601	1,587	685	142	777	84,892	
Gross personal loans at end of quarter (34-35-36-37-38-39)	40	2,302,823	7,261	22,866	23,688	93,733	2,403,311	
Realizable value of security	41	-	-	3,545	293	3,612	7,450	
Net personal loans at end of quarter, before provisions (40-41)	42	2,302,823	7,261	19,321	23,395	90,121	2,392,860	
Provisions	43	28,154	453	4,657	4,986	23,573	38,823	
Interest suspended	44	-	-	3,188	1,600	7,489	12,277	
Minimum provision in percentages: Go-general, Specific		1.22%	6.29%	24.21%	21.34%	26.15%		
(E) CREDIT CARDS								
Gross credit card balances at beginning of quarter	45	272,493	225	10,223	-	-	272,718	
Less: Reclassified during the quarter	46	-	28,361	1,141	-	-	29,502	
Written off during the quarter	47	-	-	1,130	-	474,020	474,980	
Payments received and other credits	48	-	-	-	-	-	-	
ADD: Classified/reclassified during quarter	49	4,588,018	18	712	-	139	4,588,967	
Finance charges earned and other debits	50	-	-	-	-	-	-	
Gross credit card balances at end of quarter (45-46-47-48-49-50)	51	4,860,411	28,361	10,896	-	474,980	5,364,748	
Realizable value of security	52	-	-	-	-	-	-	
Net credit card balances at end of quarter, before provisions (51-52)	53	4,860,411	28,361	10,896	-	474,980	5,364,748	
Provisions	54	6,640	217	18,348	-	3,889	29,094	
Interest suspended	55	-	-	-	-	-	-	
Minimum provision in percentages: Go-general, Specific		0.14%	0.76%	17.03%	0.00%	0.82%		
(F) LOANS TO BANKS								
Gross loans to banks at beginning of quarter	56	-	-	-	-	-	-	
Less: Reclassified during the quarter	57	-	-	-	-	-	-	
Written off during the quarter	58	-	-	-	-	-	-	
Payments received and other credits	59	-	-	-	-	-	-	
ADD: Classified/reclassified during quarter	60	-	-	-	-	-	-	
Finance charges earned and other debits	61	-	-	-	-	-	-	
Gross loans to banks at end of quarter (56-57-58-59-60-61)	62	-	-	-	-	-	-	
Realizable value of security	63	-	-	-	-	-	-	
Net loans to banks, before provisions (62-63)	64	-	-	-	-	-	-	
Provisions	65	-	-	-	-	-	-	
Interest suspended	66	-	-	-	-	-	-	
Minimum provision in percentages: Go-general, Specific		0.00%	0.00%	0.00%	0.00%	0.00%		
(G) OTHER LOANS & ADVANCES								
Gross other loans at beginning of quarter	67	4,327,058	23,520	10,103	4,524	54,467	4,419,672	
Less: Reclassified during the quarter	68	4,892	5,683	3,881	4,596	5,261	24,313	
Written off during the quarter	69	-	-	-	-	-	-	
Payments received and other credits	70	526,363	1,917	2,446	1,069	1,172	532,967	
ADD: Classified/reclassified during quarter	71	187,833	1,090	3,268	12,483	2,552	197,826	
Finance charges earned and other debits	72	21,466	-	-	3,306	364	25,136	
Gross other loans at end of quarter (67-68-69-70-71-72)	73	4,938,766	17,734	3,616	13,123	60,812	5,034,051	
Realizable value of security	74	-	-	1,713	12,689	29,576	44,988	
Net other loans, before provisions (73-74)	75	4,938,766	17,734	2,443	384	31,236	5,007,566	
Provisions	76	48,063	114	1,013	186	13,823	15,186	
Interest suspended	77	-	-	385	569	8,311	9,269	
Minimum provision in percentages: Go-general, Specific		0.97%	0.65%	42.12%	44.82%	26.91%		
(H) TOTAL LOANS & ADVANCES								
Gross total loans at beginning of quarter	78	34,014,395	381,521	107,319	65,105	693,473	35,261,813	
Less: Reclassified during the quarter	79	119,382	78,261	44,414	49,342	78,971	308,369	
Written off during the quarter	80	-	-	-	-	1,969	1,969	
Payments received and other credits	81	2,897,558	77,073	13,282	7,357	55,355	3,049,525	
ADD: Classified/reclassified during quarter	82	2,191,059	30,105	12,062	10,069	30,581	2,264,876	
Finance charges earned and other debits	83	3,849,291	6,616	3,348	11,666	4,664	3,875,585	
Gross total loans at end of quarter (78-79-80-81-82-83)	84	38,723,819	607,017	208,102	67,910	825,566	39,344,414	
Realizable value of security	85	-	-	142,893	43,919	252,276	449,088	
Net total loans, before provisions (84-85)	86	38,723,819	607,017	84,209	23,991	573,290	38,899,726	
Provisions	87	369,586	9,225	23,711	6,520	110,127	446,289	
Interest suspended	88	-	-	3,188	1,600	7,489	12,277	
Minimum provision in percentages: Go-general, Specific		0.95%	1.52%	28.16%	27.21%	18.76%		
NONFINANCIAL ITEMS								
NCDS, investments and all other assets before provisions	89	408,643	16,411	25,145	2,170	9,124	459,473	
Provisions made in respect of any of the above assets	90	212,645	-	-	-	684	213,329	
Net NCDS, investments and all other assets (89-90)	91	195,998	16,411	25,145	2,170	8,440	246,144	
Provisions	92	-	-	-	-	-	-	

ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Provision for loan losses										Total
		1	2	3	4	5	6	7	8	9	10	
Aging analysis												
Facilities and advances	93	4,938,766	18,734	2,443	384	31,236	251,612	3,109,961	106	38,744,442		
Current (non-overdue) loans	94	5,574,288	18,878,584	8,268,745	1,688,428	329,617	3,121,443	100	34,512,146			
Overdue	95	262,887	1,097,006	244,105	162,029	77,595	30,715	-	1,088,266			
Amounts overdue < 1 month	96	49,834	381,406	68,838	46,848	14,000	7,000	-	580,926			
Amounts overdue 1 to < 3 months	97	59,283	172,106	114,233	65,074	360	17,724	-	377,510			
Amounts overdue 3 to < 6 months	98	25,852	102,026	59,841	31,668	3,918	2,287	-	189,592			
Amounts overdue 6 to < 12 months	99	19,748	68,294	11,566	14,824	-	18,848	-	101,244			
Amounts overdue 12 to < 18 months	100	11,334	189,419	19,473	27,919	381	78,389	-	389,235			
Amounts overdue 18 months and above	101	6,206	68,784	19,413	1,950	3,003	610	-	122,476			
Specific provisions												
Opening balance	102	48,716	106,534	30,981	48,368	16,548	3,360	-	337,869			
Amounts written off	103	17,220	6,233	13,771	13,556	2,005	152	-	53,897			
Reversals of previous write-offs	104	706	1,103	2,508	2,279	292	-	-	7,288			
Charge per Income statement	105	11,829	33,211	106,331	8,654	8,619	771	-	30,948			
Closing balance (102-103-104-105)	106	53,030	153,725	68,353	71,866	28,166	4,433	-	339,288			
General debt provisions												
Opening balance												

BANK OF NAMIBIA
NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 30 SEPTEMBER 2010



All amounts reported in the million N\$000

I. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY						Total
		Pen. Accounts	Current	Sub-standard	Doubtful	Lower risk	Real	
		1	2	3	4	5	6	
(A) INSTALLMENT SALES AND LEASES								
Gross installment sales and leases at beginning of quarter	1	6,600,269	26,196	28,515	7,146	24,271	6,886,465	
Less: Reclassified during the quarter	2	305,831	14,289	20,348	6,428	7,261	354,157	
Written off during the quarter	3	-	-	100	289	5,225	6,204	
Payments received and other credits	4	385,872	7,081	7,051	17,954	13,725	411,683	
Add: Classified/reclassified during quarter	5	2,223,211	4,203	5,545	17,905	21,271	2,272,135	
Finance charges earned and other debits	6	227,971	47,613	11,321	4,210	2,777	293,892	
Gross installment sales and leases at end of quarter (12-13-14-15-16)	7	7,814,693	47,813	51,351	21,913	50,214	8,086,984	
Realizable value of security	8	-	-	24,992	8,558	16,669	50,219	
Net installment sales and leases before provisions (17 - 8)	9	8,144,586	47,813	61,343	13,355	33,545	8,299,642	
Provisions	10	65,969	1,158	4,713	10,793	16,651	39,284	
Interest suspended	11	-	-	105	777	13,820	14,702	
Minimum provision in percentages, Go-general, Specific	12	0.1%	0.2%	0.7%	5.0%	15.0%	10.3%	
(B) MORTGAGES								
Gross mortgage loans at beginning of quarter	13	14,738,301	41,338	146,719	36,586	323,274	15,286,217	
Less: Reclassified during the quarter	14	60,932	11,559	51,985	68,695	13,326	206,507	
Written off during the quarter	15	-	-	-	-	4,655	4,655	
Payments received and other credits	16	79,648	3,347	5,545	-	11,151	104,691	
Add: Classified/reclassified during quarter	17	127,813	84,212	16,545	48,280	59,143	305,993	
Finance charges earned and other debits	18	620,327	1,023	827	29,242	2,461	754,880	
Gross mortgage loans at end of quarter (17-18-19-20-21-22)	19	18,615,869	132,332	186,311	82,557	380,220	19,294,989	
Realizable value of security	20	-	-	10,414	33,624	17,614	61,652	
Net mortgage loans at end of quarter, before provisions (19 - 20)	21	18,615,869	132,332	144,922	68,146	166,428	19,294,989	
Provisions	22	102,225	3,113	19,301	10,070	37,194	268,911	
Interest suspended	23	-	-	1,248	12,252	7,955	21,455	
Minimum provision in percentages, Go-general, Specific	24	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%	
(C) OVERDRAFTS								
Gross overdrafts at beginning of quarter	25	4,911,701	114,338	11,747	10,698	81,681	5,130,865	
Less: Reclassified during the quarter	26	4,739,846	7,025	4,748	7,537	1,328	4,759,484	
Written off during the quarter	27	150,214	2,226	1,105	29	2,624	156,198	
Payments received and other credits	28	1,129,488	30,148	3,008	4,908	11,202	1,178,754	
Add: Classified/reclassified during quarter	29	185,216	1,496	455	1,875	1,373	189,417	
Finance charges earned and other debits	30	4,720,229	269,724	3,364	4,296	26,024	5,023,636	
Gross overdrafts at end of quarter (29-30-31-32-33-34)	31	4,720,229	269,724	8,655	6,776	86,653	5,081,937	
Provisions	32	47,316	4,228	4,375	4,226	38,273	58,422	
Interest suspended	33	-	-	175	87	22,825	23,087	
Minimum provision in percentages, Go-general, Specific	34	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	35	2,055,238	7,027	16,212	10,194	24,924	2,134,595
Less: Reclassified during the quarter	36	121,608	4,055	2,442	3,954	1,652	133,611
Written off during the quarter	37	-	-	-	-	7,667	7,667
Payments received and other credits	38	21,881	2,243	461	6	4,512	29,103
Add: Classified/reclassified during quarter	39	390,980	7,731	4,643	4,264	14,634	418,252
Finance charges earned and other debits	40	95,248	52	1,189	1,074	805	97,268
Gross personal loans at end of quarter (38-39-40-41-42-43)	41	2,326,749	7,703	21,533	19,128	32,322	2,387,435
Realizable value of security	42	-	-	3,192	246	4,543	8,081
Net personal loans at end of quarter, before provisions (40 - 41)	43	2,326,749	7,703	18,341	18,882	27,779	2,390,512
Provisions	44	28,874	681	4,481	8,173	21,028	33,247
Interest suspended	45	-	-	1,437	522	7,478	9,437
Minimum provision in percentages, Go-general, Specific	46	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%
(E) CREDIT CARDS							
Gross credit card balances at beginning of quarter	47	230,295	369	18,598	-	2,439	251,699
Less: Reclassified during the quarter	48	853	10	-	-	21	884
Written off during the quarter	49	-	-	-	-	420	420
Payments received and other credits	50	-	-	18,878	-	15	18,903
Add: Classified/reclassified during quarter	51	131,855	489	86	-	1,111	133,541
Finance charges earned and other debits	52	131,855	859	3,362	-	2,689	368,545
Gross credit card balances at end of quarter (49-50-51-52-53-54)	53	361,425	859	21,362	-	2,655	386,241
Realizable value of security	54	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	55	361,425	859	21,362	-	2,655	386,241
Provisions	56	7,491	214	10,026	-	229	17,750
Interest suspended	57	-	-	-	-	-	-
Minimum provision in percentages, Go-general, Specific	58	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%

(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	59	164	-	-	-	-	164
Less: Reclassified during the quarter	60	164	-	-	-	-	164
Written off during the quarter	61	-	-	-	-	-	-
Payments received and other credits	62	-	-	-	-	-	-
Add: Classified/reclassified during quarter	63	-	-	-	-	-	-
Finance charges earned and other debits	64	-	-	-	-	-	-
Gross loans to banks at end of quarter (60-61-62-63-64-65)	65	-	-	-	-	-	-
Realizable value of security	66	-	-	-	-	-	-
Net loans to banks, before provisions (65 - 66)	67	-	-	-	-	-	-
Provisions	68	-	-	-	-	-	-
Interest suspended	69	-	-	-	-	-	-
Minimum provision in percentages, Go-general, Specific	70	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	71	4,136,703	17,224	3,473	13,613	56,522	4,227,535
Less: Reclassified during the quarter	72	41,136	1,894	2,698	18,044	14,361	68,133
Written off during the quarter	73	-	-	-	-	3,173	3,173
Payments received and other credits	74	251,769	1,611	315	-	3,024	256,719
Add: Classified/reclassified during quarter	75	396,878	6,380	1,364	24,242	18,201	447,065
Finance charges earned and other debits	76	298,774	3,908	4,708	4,708	2,332	318,520
Gross other loans at end of quarter (74-75-76-77-78-79)	77	4,430,888	20,024	2,132	3,338	45,527	4,499,725
Realizable value of security	78	-	-	1,187	2,372	35,264	38,823
Net other loans, before provisions (77 - 78)	79	4,430,888	20,024	1,115	1,966	10,263	4,489,840
Provisions	80	48,127	617	361	893	11,668	19,666
Interest suspended	81	-	-	34	299	7,651	8,034
Minimum provision in percentages, Go-general, Specific	82	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%

(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	83	39,228,989	265,617	238,103	67,913	355,548	39,936,160
Less: Reclassified during the quarter	84	5,954,185	39,107	84,534	128,314	15,355	6,202,595
Written off during the quarter	85	1,150,214	4,047	-	28	2,811	1,157,300
Payments received and other credits	86	394,315	12,474	20,180	1,598	108,220	536,737
Add: Classified/reclassified during quarter	87	2,098,044	100,918	1,291	19,820	184,112	2,305,465
Finance charges earned and other debits	88	4,140,420	2,620	2,716	29,022	9,769	4,185,527
Gross total loans at end of quarter (87-88-89-90-91-92-93)	89	38,968,591	411,225	196,414	69,293	480,924	39,746,447
Realizable value of security	90	39,955,591	411,415	47,727	10,048	101,178	40,525,953
Net total loans, before provisions (89 - 90)	91	39,263,300	119,810	152,187	59,245	379,746	39,746,447
Provisions	92	590,225	12,879	22,285	3,223	108,693	739,307
Interest suspended	93	-	-	-	-	-	-
Minimum provision in percentages, Go-general, Specific	94	0.1%	0.2%	0.10%	0.50%	0.10%	0.30%
NON-CURRENT ITEMS							
Net NCDs, investments and all other assets before provisions	95	268,875	4,403	4,651	17,844	24,578	316,351
Provisions made in respect of any of the above assets	96	223,974	4,693	2,445	14,248	24,248	275,568
Net NCDs, investments and all other assets (95 - 96)	97	44,901	-	2,206	3,596	10,330	40,783
Other assets	98	1,438,849	2,248	1,899	1,899	-	1,444,995
Provisions during the quarter	99	48,910	2,248	1,899	2,248	-	55,305

II. ASSET QUALITY & PROVISION FOR LOAN LOSSES											
Line no.	Treatment rules and losses	Mortgages		Overdrafts		Personal loans		Credit cards		Other loans & advances	
		A	B	C	D	E	F	G	H		
Ageing analysis											
Total loans and advances											
93	3,940,294	18,189,126	1,011,908	2,140,298	886,241	4,824,900	-	-	-	11,047,346	34
Current non-overdue loans											
94	5,740,234	18,282,175	4,220,320	2,070,420	880,203	4,380,997	-	-	-	29,571,085	35
Overdue											
95	193,304	397,021	191,097	79,976	8,038	7,903	-	-	-	1,574,261	36
Amounts overdue < 1 month											
96	22,282	351,093	-	-	1,788	1,467	-	-	-	381,188	37
Amounts overdue 1 to 3 months											
97	41,128	183,298	28,713	11,029	598	2,556	-	-	-	411,741	38
Amounts overdue 3 to 6 months											
98	13,631	117,131	10,819	18,648	3,565	717	-	-	-	165,548	39
Amounts overdue 6 to 12 months											
99	21,240	69,697	19,714	14,146	-	11,644	-	-	-	125,731	40
Amounts overdue 12 to 18 months											
100	21,866	139,378	27,276	28,836	1,814	19,066	-	-	-	380,481	41
Amounts overdue 18 months and above											
101	3,446	82,053	14,553	1,895	1,073	610	-	-	-	110,036	42
Specific provisions											
102	58,024	133,236	88,313	61,494	26,414	9,174	-	-	-	331,294	43
Opening balance											
103	6,804	9,772	8,233	7,781	9,388	61	-	-	-	36,544	44
Amounts written off											
104	2,058,044	1,026,276	4,026	3,305	723	35	-	-	-	3,115,483	45
Charge per income statement											
105	14,385	15,150	17,735	7,730	12,081	4,910	-	-	-	10,888	46
Closing balance (102-103-104-105)											
106	65,541	124,569	62,361	41,938	19,623	10,066	-	-	-	312,841	47
General debt provisions											
107	61,148	161,841	76,683	30,681	4,617	30,718	-</				

BANK OF NAMIBIA
NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 31 DECEMBER 2010



1. ASSET TYPE CATEGORY		Line no.	CLASSIFICATION CATEGORY	Part of General Accountable	Sub-allocated	Outright	Lower Risk	Total
					a	b	c	d
(A) INSTANT SALES AND LEASES								
Gross residential sales and leases at beginning of quarter		1	6 814 586	47 613	11 351	27 214	45 334	5 266 255
Less: Reclassified during the quarter		2	325 354	11 513	6 035	47 156	2 551	412 215
Written off during the quarter		3	-	-	50	281	3 187	3 518
Payments received and other credits		4	202 923	2 614	2 614	2 758	14 472	233 881
Add: Classified/reclassified during quarter		5	770 522	25 559	18 135	3 354	201 270	829 340
Gross residential sales and leases at end of quarter (1+2-3+4+5)		6	6 662 215	59 071	21 768	11 026	64 688	6 228 265
Realizable value of security		7	-	-	-	-	-	-
Net residential sales and leases before provisions (7 - 6)		8	6 662 215	59 071	21 768	11 026	64 688	6 228 265
Provisions		9	61 309	1 227	11 718	4 862	35 261	118 237
Interest suspended		10	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		11	0.2%	0.2%	0.2%	0.5%	0.100%	
(B) MORTGAGES								
Gross mortgage loans at beginning of quarter		12	48 815 869	132 325	108 111	62 657	480 325	18 409 384
Less: Reclassified during the quarter		13	17 831	79 221	25 212	82 283	29 177	236 295
Written off during the quarter		14	-	-	-	-	-	-
Payments received and other credits		15	81 111	4 882	116	169	67 425	154 743
Add: Classified/reclassified during quarter		16	272 432	29 229	20 895	21 629	80 998	426 283
Finance charges earned and other debits		17	754 614	297	3 266	88 441	1 824	835 621
Gross mortgage loans at end of quarter (12-13+14-15+16+17)		18	18 762 174	76 393	108 569	61 376	602 224	20 227 736
Realizable value of security		19	-	-	-	-	-	-
Net mortgage loans at end of quarter, before provisions (18 - 19)		20	18 762 174	76 393	108 569	61 376	602 224	20 227 736
Provisions		21	188 266	2 241	19 464	5 328	43 244	279 543
Interest suspended		22	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		23	0.1%	0.2%	0.100%	0.50%	0.100%	
(C) OVERDRAFTS								
Gross overdrafts at beginning of quarter		24	4 722 229	207 271	10 130	11 526	87 111	5 037 815
Less: Reclassified during the quarter		25	129 490	1 029	9 795	33 226	1 622	174 152
Written off during the quarter		26	-	-	-	-	-	-
Payments received and other credits		27	13 301	2 428	1 693	567	2 438	17 027
Add: Classified/reclassified during quarter		28	318 500	54 029	8 318	2 293	17 091	426 229
Finance charges earned and other debits		29	261 264	7 814	5 261	6 284	3 874	284 597
Gross overdrafts at end of quarter (24-25+26+27+28)		30	5 142 039	271 156	15 138	13 305	88 494	5 329 337
Realizable value of security		31	-	-	-	-	-	-
Net overdrafts at end of quarter, before provisions (29 - 30)		32	5 142 039	271 156	15 138	13 305	88 494	5 329 337
Provisions		33	26 814	6 144	3 384	8 254	38 514	118 438
Interest suspended		34	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		35	0.1%	0.2%	0.100%	0.50%	0.100%	
(D) PERSONAL LOANS								
Gross personal loans at beginning of quarter		36	3 360 420	7 229	16 443	11 146	15 221	3 390 269
Less: Reclassified during the quarter		37	159 227	2 477	5 245	17 154	774	184 877
Written off during the quarter		38	-	-	-	-	-	-
Payments received and other credits		39	17 991	1 426	97	323	2 213	21 049
Add: Classified/reclassified during quarter		40	89 297	6 529	3 147	3 561	13 265	119 819
Finance charges earned and other debits		41	72 711	1 62	1 084	2 130	302	79 149
Gross personal loans at end of quarter (36-37+38+39+40)		42	3 261 201	10 094	19 492	19 828	39 520	3 320 864
Realizable value of security		43	-	-	-	-	-	-
Net personal loans at end of quarter, before provisions (42 - 43)		44	3 261 201	10 094	19 492	19 828	39 520	3 320 864
Provisions		45	26 814	721	5 429	8 268	29 814	84 724
Interest suspended		46	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		47	0.1%	0.2%	0.100%	0.50%	0.100%	
(E) CREDIT CARDS								
Gross credit card balances at beginning of quarter		48	361 638	589	3 393	-	-	365 620
Less: Reclassified during the quarter		49	-	-	-	-	-	-
Written off during the quarter		50	-	-	-	-	-	-
Payments received and other credits		51	429 284	3	2 111	20	114	431 522
Add: Classified/reclassified during quarter		52	1 287	-	-	-	-	1 287
Finance charges earned and other debits		53	9 704	-	-	-	-	9 704
Gross credit card balances at end of quarter (48-49+50+51+52)		54	372 639	592	5 504	20	134	378 889
Realizable value of security		55	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (54 - 55)		56	372 639	592	5 504	20	134	378 889
Provisions		57	241 626	523	2 944	26	2 926	245 585
Interest suspended		58	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		59	0.1%	0.2%	0.100%	0.50%	0.100%	
(F) LOANS TO BANKS								
Gross loans to banks at beginning of quarter		60	2	-	-	-	-	2
Less: Reclassified during the quarter		61	-	-	-	-	-	-
Written off during the quarter		62	-	-	-	-	-	-
Payments received and other credits		63	9	-	-	-	-	9
Add: Classified/reclassified during quarter		64	9	-	-	-	-	9
Finance charges earned and other debits		65	9	-	-	-	-	9
Gross loans to banks at end of quarter (60-61+62+63+64+65)		66	18	-	-	-	-	18
Realizable value of security		67	-	-	-	-	-	-
Net loans to banks, before provisions (66 - 67)		68	18	-	-	-	-	18
Provisions		69	1	-	-	-	-	1
Interest suspended		70	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		71	0.1%	0.2%	0.100%	0.50%	0.100%	
(G) OTHER LOANS & ADVANCES								
Gross other loans & advances at beginning of quarter		72	4 169 882	29 556	2 432	12 338	46 561	4 222 719
Less: Reclassified during the quarter		73	143 027	2 241	355	17 688	1 660	164 711
Written off during the quarter		74	-	-	-	-	-	-
Payments received and other credits		75	593 663	236	863	1 829	13 225	610 889
Add: Classified/reclassified during quarter		76	287 685	29 229	6 893	1 189	37 293	325 300
Finance charges earned and other debits		77	448 625	2 929	2 324	13 814	1 022	464 327
Gross other loans & advances at end of quarter (72-73+74+75+76+77)		78	4 247 228	38 669	2 999	2 292	62 594	4 343 581
Realizable value of security		79	-	-	-	-	-	-
Net other loans, before provisions (77 - 78)		80	4 247 228	38 669	2 999	2 292	62 594	4 343 581
Provisions		81	62 236	392	263	34	11 273	84 868
Interest suspended		82	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		83	0.1%	0.2%	0.100%	0.50%	0.100%	
(H) TOTAL LOANS & ADVANCES								
Gross total loans & advances at beginning of quarter		84	39 562 581	411 415	153 226	112 791	614 911	37 444 714
Less: Reclassified during the quarter		85	769 221	102 271	44 442	172 068	25 241	1 029 253
Written off during the quarter		86	-	-	-	-	-	-
Payments received and other credits		87	1 683 663	12 646	6 939	23 414	29 424	1 746 086
Add: Classified/reclassified during quarter		88	1 724 361	155 029	64 965	38 128	162 214	1 984 715
Finance charges earned and other debits		89	1 647 885	9 851	12 274	38 705	6 021	1 744 856
Gross total loans & advances at end of quarter (84-85+86+87+88+89)		90	41 949 594	486 646	172 424	130 828	642 214	39 299 224
Realizable value of security		91	-	-	-	-	-	-
Net total loans, before provisions (90 - 91)		92	41 949 594	486 646	172 424	130 828	642 214	39 299 224
Provisions		93	3 088 811	12 021	66 353	27 424	105 239	3 297 588
Interest suspended		94	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		95	0.1%	0.2%	0.100%	0.50%	0.100%	

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES		Line no.	Installment value and basis	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total
		A			B	C	D	E	F	G
Rating analysis		96	2 202 298	20 227 736	5 541 192	2 228 642	108 229	3 348 311	-	38 226 316
Gross non-accrual loans		97	5 225 268	18 564 199	5 142 039	2 218 186	201 614	2 726 254	-	27 077 550
Overdues		98	266 450	833 021	384 128	82 418	9 071	10 615	-	1 581 683
Amounts overdue < 1 month		99	24 104	229 075	100 000	19 971	2 645	-	-	274 725
Amounts overdue 1 to < 3 months		100	44 804	136 418	271 168	13 202	249	34 666	-	319 039
Amounts overdue 3 to < 6 months		101	22 193	113 077	19 854	14 496	3 641	7 332	-	162 793
Amounts overdue 6 to < 12 months		102	13 128	69 123	9 761	5 629	72	4 162	-	92 716
Amounts overdue 12 to < 18 months		103	20 226	168 040	68 813	31 320	1 671	51 892	-	428 942
Amounts overdue 18 months and above		104	8 916	68 615	54 616	4 293	3 261	7 577	-	145 268
Specific provisions		105	69 541	124 002	92 267	47 979	12 744	12 695	-	315 218
Provision on written off		106	10 708	5 026	4 820	2 794	2 219	2 219	-	27 586
Provision on previous write-offs		107	48 114	1 618	18 247	7 443	1 677	148	-	68 206
Charge per income statement		108	13 695	134 968	18 461	13 671	31 723	2 648	-	177 506
Grossing balance (102-103+104-105)		109	68 864	104 424	64 044	69 883	6 026	14 166	-	264 369
General debt provisions		110	61 797	106 436	61 644	30 325	7 617	26 644	-	227 813
Opening balance		111	59	6 462	1 130	36	11 220	20	-	17 837
Charge per income statement		112	61 698	200 388	60 454	30 351	6 417	26 664	-	229 314
Assets bought in or repossessed during the preceding five years and unused		113	-	-	-	-	-	-	-	-
Companies acquired		114	-	6 026	-	13 264	-	2 169	-	21 459
Fixed properties		115	-	-	-	-	-	-	-	-
Private dwellings		116	-	1 618	-	12 629	-	2 169	-	16 426
Commercial and industrial		117	-	-	-	-	-	-	-	-
Vehicles and equipment		118	-	5 201	-	7 299	-	697	-	13 197
Other		119	-	-	-	-	-	-	-	-

3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES		Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Business	Finance and Services	Real estate	Government	Individuals	Other	Total
		1		2	3	4	5	6	7	8	9					