



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 31 March 2005

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	3 179 782	30 672	13 129	5 942	35 694	3 265 219
Less: Reclassified during the quarter	2	20 171	4 520	8 327	3 367	4 904	41 289
Written off during the quarter	3	-	-	-	-	3 770	3 770
Payments received and other credits	4	184 451	2 067	305	(1 047)	(2 280)	183 496
Add: Classified/reclassified during quarter	5	177 337	17 878	10 651	3 104	8 510	217 480
Finance charges earned and other debits	6	185 339	1 528	1 026	527	906	189 326
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	3 337 836	43 491	16 174	7 253	38 716	3 443 470
Realizable value of security	8			8 422	2 917	6 163	17 502
Net instalment sales and leases before provisioning (7 - 8)	9	3 337 836	43 491	7 752	4 336	32 553	3 425 968
Provisions	10	32 309	876	2 559	1 944	28 715	66 403
Interest suspended	11			872	1 528	27 163	29 563
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	7 534 208	86 576	126 412	63 523	37 820	7 848 539
Less: Reclassified during the quarter	13	29 944	70 565	55 544	24 798	4 102	184 953
Written off during the quarter	14	59 966	-	-	-	1 839	61 805
Payments received and other credits	15	67 159	4 926	2 031	1 027	(1 393)	73 750
Add: Classified/reclassified during quarter	16	266 686	22 662	19 575	2 073	40 316	351 312
Finance charges earned and other debits	17	334 177	229	772	654	379	336 211
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	7 978 002	33 976	89 184	40 425	73 967	8 215 554
Realizable value of security	19			50 243	21 959	86 489	158 691
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	7 978 002	33 976	38 941	18 466	(12 522)	8 056 863
Provisions	21	77 421	679	27 386	15 956	46 487	167 929
Interest suspended	22			5 560	2 753	33 647	41 960
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	3 140 294	143 637	33 416	36 180	47 909	3 401 436
Less: Reclassified during the quarter	24	374 347	1 255	21 018	17 423	1 816	415 859
Written off during the quarter	25	-	30	-	-	734	764
Payments received and other credits	26	2 189 603	4 405	(1 805)	(284)	273	2 192 192
Add: Classified/reclassified during quarter	27	539 599	258 474	27 768	21	39 539	865 401
Finance charges earned and other debits	28	1 886 648	4 026	455	270	29 548	1 920 947
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 002 591	400 447	42 426	19 332	114 173	3 578 969
Realizable value of security	30			30 136	10 546	37 713	78 395
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 002 591	400 447	12 290	8 786	76 460	3 500 574
Provisions	32	25 343	8 012	6 429	11 034	54 365	105 183
Interest suspended	33			2 306	2 200	36 978	41 484

Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 362 488	23 894	21 191	21 317	33 595	1 462 485
Less: Reclassified during the quarter	35	3 037	18 860	9 562	7 105	720	39 284
Written off during the quarter	36	-	3	-	-	11 179	11 182
Payments received and other credits	37	114 232	2 419	(259)	402	(1 030)	115 764
Add: Classified/reclassified during quarter	38	85 783	4 349	2 963	329	14 062	107 486
Finance charges earned and other debits	39	139 692	22	55	134	180	140 083
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 470 694	6 983	14 906	14 273	36 968	1 543 824
Realizable value of security	41	-	-	4 988	1 160	7 117	13 265
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 470 694	6 983	9 918	13 113	29 851	1 530 559
Provisions	43	14 270	140	7 971	7 070	26 554	56 005
Interest suspended	44	-	-	1 867	1 718	16 897	20 482
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	51 148	-	-	-	-	51 148
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	33 423	-	-	-	-	33 423
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	33 004	-	-	-	-	33 004
Gross loans to banks at end of quarter (56-57-58+59+60+61)	62	50 729	-	-	-	-	50 729
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	50 729	-	-	-	-	50 729
Provisions	65	100	-	-	-	-	100
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	3 074 970	135	6 734	874	12 178	3 094 891
Less: Reclassified during the quarter	68	13 115	132	109	-	-	13 356
Written off during the quarter	69	-	-	-	-	200	200
Payments received and other credits	70	1 194 984	-	603	-	3 723	1 199 310
Add: Classified/reclassified during quarter	71	51 330	6 917	5 210	27	1 072	64 556
Finance charges earned and other debits	72	107 532	-	-	-	-	107 532
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 025 733	6 920	11 232	901	9 327	2 054 113
Realizable value of security	74	-	-	8 057	235	2 571	10 863
Net other loans, before provisions (73 - 74)	75	2 025 733	6 920	3 175	666	6 756	2 043 250
Provisions	76	21 820	138	259	305	6 031	28 553
Interest suspended	77	-	-	1 296	294	6 026	7 616
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	18 342 890	284 914	200 882	127 836	167 196	19 123 718
Less: Reclassified during the quarter	79	440 614	95 332	94 560	52 693	11 542	694 741
Written off during the quarter	80	59 966	33	-	-	17 722	77 721
Payments received and other credits	81	3 783 852	13 817	875	98	(707)	3 797 935
Add: Classified/reclassified during quarter	82	1 120 735	310 280	66 167	5 554	103 499	1 606 235
Finance charges earned and other debits	83	2 686 392	5 805	2 308	1 585	31 013	2 727 103
Gross total loans at end of quarter (78-79-80-81+82+83)	84	17 865 585	491 817	173 922	82 184	273 151	18 886 659
Realizable value of security	85	-	-	101 846	36 817	140 053	278 716
Net total loans , before provisions (84 - 85)	86	17 865 585	491 817	72 076	45 367	133 098	18 607 943
Provisions	87	171 263	9 845	44 604	36 309	162 152	424 173
Interest suspended	88	-	-	11 901	8 493	120 711	141 105
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	1 773 097	-	-	-	-	1 773 097
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	1 773 097	-	-	-	-	1 773 097
		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						
<b>Ageing analysis</b>															
Total loans and advances	93	3 459 324	8 245 152	3 630 512	1 568 222	-	2 104 810	22	19 008 042						
Current (non-overdue) loans	94	3 383 859	8 008 148	3 319 733	1 495 078	-	2 076 405	22	18 283 245						
Overdues:	95	75 465	237 004	310 779	73 144	-	28 405	-	724 797						
Amounts overdue: <1 month	96	8 307	5 411	2 669	5 311	-	-	-	21 698						
Amounts overdue: 1 to < 3 months	97	9 451	37 162	137 999	8 334	-	6 920	-	199 866						
Amounts overdue: 3 to < 6 months	98	14 820	62 551	41 111	12 471	-	4 599	-	135 552						
Amounts overdue: 6 to <12 months	99	11 798	50 511	53 214	16 603	-	4 855	-	136 981						
Amounts overdue: 12 to <18 months	100	22 798	44 254	46 129	23 188	-	7 695	-	144 064						
Amounts overdue: 18 months and above	101	8 291	37 115	29 657	7 237	-	4 336	-	86 636						
<b>Specific provisions</b>															
Opening balance	102	35 845	105 590	77 244	53 385	-	9 370	-	281 434						
Amounts written off	103	3 770	1 480	289	1 155	-	200	-	6 894						
Recoveries of previous write-offs	104	(70)	(123)	(793)	(42)	-	(29)	-	(1 057)						
Charge per income statement	105	5 398	1 382	10 576	(4 003)	-	1 878	-	15 231						
Closing balance (102-103+104+105)	106	37 403	105 369	86 738	48 185	-	11 019	-	288 714						
<b>General debt provisions</b>															
Opening balance	107	76 487	56 894	21 534	10 925	-	11 846	-	177 686						
Charge per income statement	108	899	879	1 040	(34)	-	(26)	-	2 758						
Closing balance (99+100)	109	77 386	57 773	22 574	10 891	-	11 820	-	180 444						
<b>Assets bought in or repossessed during the preceding five years and unsold</b>															
		Historical cost to date	Market value at date of return		Cumulative amounts written off to date			Liabilities iro legal, municipal & other costs to be settled prior to sale							
Companies acquired	110	-	-	-	-	-	-	-	-						
Fixed properties:															
Private dwellings	112		8 054		12 756										
Commercial and Industrial	113		7 174		12 150										
Vehicles and equipment	114		880		606										
Other	115		10 777		3 704		1 538								
			-		-		-		-						
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>	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	623 611	1 127 301	309 054	355 802	1 016 725	166 041	786 936	612 563	871 093	660 278	579 451	10 247 584	1 530 250	18 886 689
Non-performing loans	117	15 109	6 409	1 405	8 730	4 695	1 840	23 673	4 998	19 545	63 174	12 655	226 543	36 116	424 892
Security values	118	11 749	8 352	746	8 736	1 799	858	8 915	1 395	11 599	54 159	6 860	128 842	16 061	260 071
Specific provisions	119	8 452	6 592	592	12 392	3 514	518	20 073	4 386	10 758	59 082	5 544	103 142	23 725	258 770
Net unsecured and with no provision	120	(5 092)	(8 535)	67	(12 398)	(618)	464	(5 315)	(783)	(2 812)	(50 067)	251	(5 441)	(3 670)	(93 949)
Number of clients	121	4 484	192	172	1 184	937	466	2 599	1 167	1 027	7 470	308	159 033	7 400	186 439
<b>4. GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>															
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Ojozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	32 177	1 472 275	372 953	540 365	90 542	12 264 469	109 029	1 090	255 986	203 229	229 824	329 315	719 323	16 620 577
Non-performing loans	123	2 754	16 738	8 010	18 465	9 348	296 267	5 473	-	13 324	7 685	21 029	2 270	23 529	424 892
Security values	124	1 470	8 926	4 055	11 879	3 266	193 735	3 427	-	9 191	3 116	7 673	763	12 569	260 070
Specific provisions	125	1 230	9 475	3 823	5 660	6 434	196 383	3 559	-	5 606	2 422	12 730	1 164	10 284	258 770
Net unsecured and with no provision	126	54	(1 663)	132	926	(352)	(93 851)	(1 513)	-	(1 473)	2 147	626	343	676	(93 948)
Number of clients	127	936	11 295	4 025	7 268	2 278	85 164	1 280	36	2 656	4	8 314	2 678	8 083	134 017



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 30 June 2005

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	3 337 836	43 491	16 174	7 253	38 716	3 443 470
Less: Reclassified during the quarter	2	43 953	9 731	22 610	3 604	3 659	83 557
Written off during the quarter	3	-	-	-	-	7 490	7 490
Payments received and other credits	4	199 548	6 836	4 142	139	(1 564)	209 101
Add: Classified/reclassified during quarter	5	204 047	22 877	37 504	3 032	22 331	289 791
Finance charges earned and other debits	6	142 102	-	-	-	79	142 181
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	3 440 484	49 801	26 926	6 542	51 541	3 575 294
Realizable value of security	8	-	-	18 007	3 503	15 168	36 678
Net instalment sales and leases before provisioning (7 - 8)	9	3 440 484	49 801	8 919	3 039	36 373	3 538 616
Provisions	10	33 240	1 086	4 656	2 090	32 684	73 756
Interest suspended	11	-	-	463	1 669	28 144	30 276
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	7 977 992	33 976	89 184	40 425	73 978	8 215 555
Less: Reclassified during the quarter	13	78 369	22 763	14 016	10 919	15 151	141 218
Written off during the quarter	14	-	-	-	-	3 215	3 215
Payments received and other credits	15	88 235	4 372	9 420	(1 723)	4 984	105 288
Add: Classified/reclassified during quarter	16	174 823	66 512	37 120	4 071	40 867	323 393
Finance charges earned and other debits	17	205 853	1 361	1 116	826	456	209 612
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	8 192 064	74 714	103 984	36 126	91 951	8 498 839
Realizable value of security	19	-	-	74 415	22 838	77 551	174 804
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	8 192 064	74 714	29 569	13 288	14 400	8 324 035
Provisions	21	138 925	1 495	5 874	2 117	30 524	178 935
Interest suspended	22	-	-	6 081	7 342	28 309	41 732
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	3 002 591	400 447	42 426	19 332	114 173	3 578 969
Less: Reclassified during the quarter	24	145 352	44 175	25 250	3 837	235	218 849
Written off during the quarter	25	-	153	99	1	4 607	4 860
Payments received and other credits	26	583 377	6 217	1 263	(431)	8 342	598 768
Add: Classified/reclassified during quarter	27	809 202	143 917	12 346	350	13 893	979 708
Finance charges earned and other debits	28	279 054	8 733	3 489	5	66	291 347
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 362 118	502 552	31 649	16 280	114 948	4 027 547
Realizable value of security	30	-	-	14 982	9 403	45 466	69 851
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 362 118	502 552	16 667	6 877	69 482	3 957 696
Provisions	32	30 096	10 051	8 126	3 210	52 995	104 478
Interest suspended	33	-	-	2 580	2 105	38 458	43 143
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 470 694	6 983	14 906	14 273	36 968	1 543 824
Less: Reclassified during the quarter	35	17 424	5 098	8 455	2 218	1 124	34 319
Written off during the quarter	36	-	1	73	846	1 107	2 027
Payments received and other credits	37	56 778	2 524	(339)	(691)	(719)	57 653
Add: Classified/reclassified during quarter	38	29 875	6 956	3 067	1 322	8 195	49 415
Finance charges earned and other debits	39	48 203	76	73	181	263	48 796
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 474 570	6 392	9 857	13 303	43 914	1 548 036
Realizable value of security	41	-	-	1 498	1 851	4 262	7 611
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 474 570	6 392	8 359	11 452	39 652	1 540 425
Provisions	43	13 126	128	7 084	8 745	33 130	62 213
Interest suspended	44	-	-	1 175	1 767	17 918	20 860
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	50 729	-	-	-	-	50 729
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	98	-	-	-	-	98
Add: Classified/reclassified during quarter	60	26	-	-	-	-	26
Finance charges earned and other debits	61	1 881	-	-	-	-	1 881
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	52 538	-	-	-	-	52 538
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	52 538	-	-	-	-	52 538
Provisions	65	1	-	-	-	-	1
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	2 025 734	6 920	11 232	901	9 327	2 054 114
Less: Reclassified during the quarter	68	3 228	6 919	1 731	256	-	12 134
Written off during the quarter	69	-	-	-	-	725	725
Payments received and other credits	70	318 319	1	-	-	-	318 320
Add: Classified/reclassified during quarter	71	232 983	367	3 121	-	4 659	241 130
Finance charges earned and other debits	72	72 063	-	-	-	-	72 063
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 009 233	367	12 622	645	13 261	2 036 128
Realizable value of security	74	-	-	9 758	179	3 606	13 543
Net other loans, before provisions (73 - 74)	75	2 009 233	367	2 864	466	9 655	2 022 585
Provisions	76	19 488	7	357	206	8 631	28 689
Interest suspended	77	-	-	1 561	244	6 525	8 330
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	17 865 576	491 817	173 922	82 184	273 162	18 886 661
Less: Reclassified during the quarter	79	288 326	88 686	72 062	20 834	20 169	490 077
Written off during the quarter	80	-	154	172	847	17 144	18 317
Payments received and other credits	81	1 246 355	19 950	14 486	(2 606)	11 043	1 289 228
Add: Classified/reclassified during quarter	82	1 450 956	240 629	93 158	8 775	89 945	1 883 463
Finance charges earned and other debits	83	749 156	10 170	4 678	1 012	864	765 880
Gross total loans at end of quarter (78-79-80-81+82+83)	84	18 531 007	633 826	185 038	72 896	315 615	19 738 382
Realizable value of security	85	-	-	118 660	37 774	146 053	302 487
Net total loans , before provisions (84 - 85)	86	18 531 007	633 826	66 378	35 122	169 562	19 435 895
Provisions	87	234 876	12 767	26 097	16 368	157 964	448 072
Interest suspended	88	-	-	11 860	13 127	119 354	144 341
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	1 965 569	-	-	-	-	1 965 569
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	1 965 569	-	-	-	-	1 965 569
		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							
<b>Ageing analysis</b>																
Total loans and advances	93	3 574 294	8 498 839	4 027 547	1 548 036	-	2 088 623	43	19 737 382							
Current (non-overdue) loans	94	3 439 469	8 116 173	3 760 857	1 436 960	-	2 061 728	43	18 815 230							
Overdues:	95	134 825	382 666	266 690	111 076	-	26 895	-	922 152							
Amounts overdue: <1 month	96	44 320	78 862	3 212	31 393	-	367	-	158 154							
Amounts overdue: 1 to < 3 months	97	31 428	127 260	106 452	18 037	-	2 931	-	286 108							
Amounts overdue: 3 to < 6 months	98	13 650	62 214	27 350	8 036	-	4 518	-	115 768							
Amounts overdue: 6 to <12 months	99	8 818	38 777	21 056	17 617	-	4 865	-	91 133							
Amounts overdue: 12 to <18 months	100	31 316	44 406	76 379	24 685	-	10 225	-	187 011							
Amounts overdue: 18 months and above	101	5 293	31 147	32 241	11 308	-	3 989	-	83 978							
<b>Specific provisions</b>																
Opening balance	102	37 403	105 369	86 738	48 185	-	11 019	-	288 714							
Amounts written off	103	7 492	45 803	18 718	1 051	-	725	-	73 789							
Recoveries of previous write-offs	104	539	-	31	1 473	-	(26)	-	2 017							
Charge per income statement	105	10 972	(1 872)	12 752	4 208	-	(1 126)	-	25 134							
Closing balance (102-103+104+105)	106	41 422	57 894	80 803	52 815	-	9 142	-	242 076							
<b>General debt provisions</b>																
Opening balance	107	77 386	57 773	22 574	10 891	-	11 821	-	180 445							
Charge per income statement	108	(1 023)	55 941	(495)	(869)	-	(1 786)	-	51 768							
Closing balance (99+100)	109	76 363	113 714	22 079	10 022	-	10 035	-	232 213							
<b>Assets bought in or repossessed during the preceding five years and unsold</b>																
		Historical cost to date		Market value at date of return		Cumulative amounts written off to date			Liabilities iro legal, municipal & other costs to be settled prior to sale							
Companies acquired	110															
Fixed properties:	111															
Private dwellings	112	2 042		4 561												
Commercial and Industrial	113	8 446		15 388												
Vehicles and equipment	114	886		1 376												
Other	115	22 775		16 143		4 583										
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>																
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
Distribution	116	761 523	1 108 704	379 572	435 857	208 419	174 897	879 205	689 741	1 025 802	1 780 364	391 693	10 344 264	1 558 341	19 738 382	
Non-performing loans	117	17 189	9 409	2 104	9 571	5 604	1 865	24 981	5 469	16 255	49 349	7 447	269 192	48 101	466 536	
Security values	118	9 195	5 473	1 075	2 070	2 000	581	7 253	1 294	8 189	36 753	3 751	137 053	26 566	241 253	
Specific provisions	119	6 889	3 903	977	4 453	3 264	579	15 983	2 705	7 779	21 506	3 565	118 700	19 430	209 733	
Net unsecured and with no provision	120	1 105	33	52	3 048	340	705	1 745	1 470	287	(8 910)	131	13 439	2 105	15 550	
Number of clients	121	3 993	207	181	1 182	939	440	2 487	1 189	1 019	7 544	342	156 672	7 139	183 334	
<b>4. GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>																
Line no.	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total		
															1	2
Distribution	122	33 726	1 557 890	372 906	549 588	90 807	12 768 778	117 793	1 429	251 264	216 870	256 265	359 450	736 491	17 313 257	
Non-performing loans	123	2 106	18 488	10 164	24 999	9 551	327 764	3 443	72	11 620	11 404	21 601	2 695	22 625	466 532	
Security values	124	1 087	7 676	5 961	12 743	2 403	181 656	1 267	36	5 144	5 419	6 443	1 021	10 396	241 252	
Specific provisions	125	986	9 738	3 561	11 554	6 982	139 144	1 580	34	6 122	3 686	14 679	1 573	10 094	209 733	
Net unsecured and with no provision	126	33	1 074	642	702	166	6 964	596	2	354	2 299	479	101	2 135	15 547	
Number of clients	127	1 212	45 844	13 120	27 066	8 704	182 365	7 304	68	8 355	58 561	7 163	8 179	32 151	400 092	



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY  
CREDIT RISK  
AS AT QUARTER ENDED 30 September 2005

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	3 438 485	49 801	28 925	6 542	51 541	3 575 294
Less: Reclassified during the quarter	2	21 697	3 924	9 756	1 678	3 388	40 443
Written off during the quarter	3	-	-	-	-	2 552	2 552
Payments received and other credits	4	712 496	6 908	1 672	(580)	(1 244)	719 252
Add: Classified/reclassified during quarter	5	243 095	28 494	12 313	1 977	3 235	289 114
Finance charges earned and other debits	6	663 438	-	-	-	325	663 763
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	3 610 825	67 463	29 810	7 421	50 405	3 765 924
Realizable value of security	8			19 147	3 224	16 529	38 900
Net instalment sales and leases before provisioning (7 - 8)	9	3 610 825	67 463	10 663	4 197	33 876	3 727 024
Provisions	10	36 442	1 350	7 523	2 616	30 845	78 776
Interest suspended	11			1 100	1 766	28 452	31 318
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	8 189 078	74 714	103 984	36 126	91 951	8 495 853
Less: Reclassified during the quarter	13	50 581	12 305	25 502	12 065	22 312	122 765
Written off during the quarter	14	-	-	-	-	2 961	2 961
Payments received and other credits	15	934 416	6 053	2 838	(2 236)	3 349	944 420
Add: Classified/reclassified during quarter	16	217 727	73 905	16 847	2 959	18 224	329 662
Finance charges earned and other debits	17	1 306 965	946	1 222	713	431	1 310 277
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	8 728 773	131 207	93 713	29 969	81 984	9 065 646
Realizable value of security	19			79 222	10 179	74 856	164 257
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	8 728 773	131 207	14 491	19 790	7 128	8 901 389
Provisions	21	126 466	2 625	5 948	10 294	19 507	164 840
Interest suspended	22			6 093	1 298	33 287	40 678
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	3 362 118	502 552	31 649	16 280	114 948	4 027 547
Less: Reclassified during the quarter	24	36 819	128 423	6 742	3 819	1 678	177 481
Written off during the quarter	25	-	72	50	285	3 417	3 824
Payments received and other credits	26	1 887 478	6 989	3 456	3 382	310	1 901 615
Add: Classified/reclassified during quarter	27	1 049 321	25 520	7 698	31	1 606	1 084 176
Finance charges earned and other debits	28	1 488 911	9 089	3 243	4	6	1 501 253
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 976 053	401 677	32 342	8 829	111 155	4 530 056
Realizable value of security	30			17 762	4 093	47 629	69 484
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 976 053	401 677	14 580	4 736	63 526	4 460 572
Provisions	32	39 962	8 033	5 943	2 256	48 201	104 395
Interest suspended	33			3 177	1 350	39 748	44 275
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 474 570	6 392	9 857	13 303	43 914	1 548 036
Less: Reclassified during the quarter	35	2 018	4 637	2 505	5 656	1 542	16 358
Written off during the quarter	36	-	7	-	-	8 090	8 097
Payments received and other credits	37	297 874	2 502	464	(854)	(2 302)	297 684
Add: Classified/reclassified during quarter	38	53 045	14 577	23 441	605	9 696	101 364
Finance charges earned and other debits	39	290 883	269	438	51	238	291 879
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 518 606	14 092	30 767	9 157	46 518	1 619 140
Realizable value of security	41	-	-	21 297	75	6 158	27 530
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 518 606	14 092	9 470	9 082	40 360	1 591 610
Provisions	43	15 249	282	9 870	5 572	27 847	58 820
Interest suspended	44	-	-	1 955	1 471	18 313	21 739
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	52 538	-	-	-	-	52 538
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	54 465	-	-	-	-	54 465
Add: Classified/reclassified during quarter	60	1 599	-	-	-	-	1 599
Finance charges earned and other debits	61	56 408	-	-	-	-	56 408
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	56 080	-	-	-	-	56 080
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	56 080	-	-	-	-	56 080
Provisions	65	561	-	-	-	-	561
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	1 963 028	367	12 622	645	13 261	1 989 923
Less: Reclassified during the quarter	68	577	367	180	337	-	1 461
Written off during the quarter	69	-	-	4	-	360	364
Payments received and other credits	70	404 243	-	438	-	619	405 300
Add: Classified/reclassified during quarter	71	146 109	1	1 281	-	133	147 524
Finance charges earned and other debits	72	77 240	-	-	-	-	77 240
Gross other loans at end of quarter (67-68-69-70+71+72)	73	1 781 557	1	13 281	308	12 415	1 807 562
Realizable value of security	74	-	-	9 688	58	3 069	12 815
Net other loans, before provisions (73 - 74)	75	1 781 557	1	3 593	250	9 346	1 794 747
Provisions	76	18 341	-	509	92	9 245	28 187
Interest suspended	77	-	-	1 991	137	6 840	8 968
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	18 479 817	633 826	187 037	72 896	315 615	19 689 191
Less: Reclassified during the quarter	79	1 111 692	149 656	44 685	23 555	28 920	358 508
Written off during the quarter	80	-	79	54	285	17 380	17 798
Payments received and other credits	81	4 290 972	22 452	8 868	(288)	732	4 322 736
Add: Classified/reclassified during quarter	82	1 710 896	142 497	61 580	5 572	32 894	1 953 439
Finance charges earned and other debits	83	3 883 845	10 304	4 903	768	1 000	3 900 820
Gross total loans at end of quarter (78-79-80-81+82+83)	84	19 671 894	614 440	199 913	55 684	302 477	20 844 408
Realizable value of security	85	-	-	147 116	17 629	148 241	312 986
Net total loans , before provisions (84 - 85)	86	19 671 894	614 440	52 797	38 055	154 236	20 531 422
Provisions	87	237 021	12 290	29 793	20 830	135 645	435 579
Interest suspended	88	-	-	14 316	6 022	126 640	146 978
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	1 914 154	-	-	-	-	1 914 154
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	1 914 154	-	-	-	-	1 914 154
		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						
<b>Ageing analysis</b>															
Total loans and advances	93	3 765 924	9 065 646	4 530 046	1 619 141	-	1 922 304	1 654	20 904 715						
Current (non-overdue) loans	94	3 631 059	8 770 592	4 259 535	1 521 819	-	1 896 299	1 654	20 080 958						
Overdues:	95	134 865	295 054	270 511	97 322	-	26 005	-	823 757						
Amounts overdue: <1 month	96	38 248	48 026	-	145	-	1	-	86 420						
Amounts overdue: 1 to < 3 months	97	15 250	71 920	120 175	19 030	-	555	-	226 930						
Amounts overdue: 3 to < 6 months	98	34 354	71 586	22 466	29 534	-	3 182	-	161 122						
Amounts overdue: 6 to <12 months	99	9 972	36 071	19 029	11 833	-	6 081	-	82 986						
Amounts overdue: 12 to <18 months	100	31 846	46 441	77 841	25 773	-	12 325	-	194 226						
Amounts overdue: 18 months and above	101	5 195	21 010	31 000	11 007	-	3 861	-	72 073						
<b>Specific provisions</b>															
Opening balance	102	41 422	57 894	80 803	52 815	-	9 142	-	242 076						
Amounts written off	103	2 552	3 932	6 122	6 755	-	360	-	19 721						
Recoveries of previous write-offs	104	(557)	(3)	(388)	3 424	-	(76)	-	2 400						
Charge per income statement	105	7 232	294	(4 055)	648	-	1 140	-	5 259						
Closing balance (102-103+104+105)	106	45 545	54 253	70 238	50 132	-	9 846	-	230 014						
<b>General debt provisions</b>															
Opening balance	107	76 363	113 714	22 079	10 022	-	10 035	-	232 213						
Charge per income statement	108	737	(16 626)	2 173	429	-	(354)	16	(13 625)						
Closing balance (99+100)	109	77 100	97 088	24 252	10 451	-	9 681	16	218 588						
<b>Assets bought in or repossessed during the preceding five years and unsold</b>															
Historical cost to date				Market value at date of return		Cumulative amounts		Liabilities iro legal, municipal & other costs to be settled prior to sale							
Companies acquired	110														
Fixed properties:															
Private dwellings	111		9 979		18 016										
Commercial and Industrial	112		9 293		16 634										
Vehicles and equipment	113		686		1 382										
Other	114		23 120		16 285		4 994								
	115		-		-		-								
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>	<b>Line no.</b>	<b>Agriculture &amp; Forestry</b>	<b>Fishing</b>	<b>Mining</b>	<b>Manufacturing</b>	<b>Construction</b>	<b>Electricity, Gas &amp; Water</b>	<b>Trade &amp; Accommodation</b>	<b>Transport and Communication</b>	<b>Finance and insurance</b>	<b>Real estate and business services</b>	<b>Government Services</b>	<b>Individuals</b>	<b>Other</b>	<b>Total</b>
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	116	674 950	1 258 175	461 749	477 517	217 693	203 056	931 203	633 106	1 046 065	1 647 393	408 973	11 505 546	1 439 297	20 904 723
Non-performing loans	117	13 094	7 923	2 719	13 163	5 472	1 831	25 794	8 478	16 304	59 536	7 527	254 822	44 382	461 045
Security values	118	10 696	6 893	1 349	3 217	2 033	809	9 440	3 606	8 880	42 751	3 869	134 451	25 163	253 157
Specific provisions	119	6 017	5 235	1 105	7 650	2 714	158	14 860	2 689	8 030	39 579	3 367	68 601	8 187	168 192
Net unsecured and with no provision	120	(3 619)	(4 205)	265	2 296	725	864	1 494	2 183	(606)	(22 794)	291	51 770	11 032	39 696
Number of clients	121	1 486	114	136	871	711	174	1 909	1 062	808	10 968	282	115 077	2 670	136 268
<b>4. GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>															
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Ojozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	34 246	1 672 316	390 890	609 062	96 895	13 150 773	121 536	1 464	262 800	220 294	279 442	388 393	773 859	18 001 970
Non-performing loans	123	1 857	18 867	8 119	18 643	8 486	336 794	2 999	79	8 670	11 821	20 195	2 836	21 679	461 045
Security values	124	984	8 615	6 319	12 239	2 590	191 581	1 179	40	5 089	5 919	7 269	1 000	10 333	253 157
Specific provisions	125	813	9 835	1 767	10 170	6 552	143 985	1 341	35	3 107	3 195	13 442	1 636	9 588	205 466
Net unsecured and with no provision	126	60	417	33	(3 766)	(656)	1 228	479	4	474	2 707	(516)	200	1 758	2 422
Number of clients	127	1 859	46 878	13 468	29 333	9 351	186 382	7 405	97	8 293	61 150	8 228	8 557	33 063	414 064



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY

CREDIT RISK

AS AT QUARTER ENDED 31 December 2005

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
<b>(A) INSTALMENT SALES AND LEASES</b>							
Gross instalment sales and leases at beginning of quarter	1	3 610 824	67 463	29 810	7 421	50 405	3 765 923
Less: Reclassified during the quarter	2	76 155	8 998	10 899	1 791	4 392	102 235
Written off during the quarter	3	-	-	-	-	8 416	8 416
Payments received and other credits	4	808 625	7 658	661	(12)	2 559	819 491
Add: Classified/reclassified during quarter	5	382 318	93 797	9 158	2 265	10 906	498 444
Finance charges earned and other debits	6	648 370	-	-	-	154	648 524
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	3 756 732	144 604	27 408	7 907	46 098	3 982 749
Realizable value of security	8	-	-	18 886	3 178	14 223	36 287
Net instalment sales and leases before provisioning (7 - 8)	9	3 756 732	144 604	8 522	4 729	31 875	3 946 462
Provisions	10	37 398	2 903	6 070	19 328	16 638	82 337
Interest suspended	11	-	-	758	1 837	29 035	31 630
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) MORTGAGES</b>							
Gross mortgage loans at beginning of quarter	12	8 728 773	131 207	93 713	29 969	81 984	9 065 646
Less: Reclassified during the quarter	13	8 781	23 281	16 659	7 916	37 965	94 602
Written off during the quarter	14	-	-	46	62	1 735	1 843
Payments received and other credits	15	1 005 658	4 805	2 251	(2 709)	914	1 010 919
Add: Classified/reclassified during quarter	16	187 780	26 611	38 009	2 136	8 438	262 974
Finance charges earned and other debits	17	1 313 538	2 962	2 356	1 182	1 094	1 321 132
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	9 215 652	132 694	115 122	28 018	50 902	9 542 388
Realizable value of security	19	-	-	101 820	10 950	42 012	154 782
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	9 215 652	132 694	13 302	17 068	8 890	9 387 606
Provisions	21	128 518	2 667	5 040	7 654	17 185	161 064
Interest suspended	22	-	-	5 533	1 236	33 412	40 181
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) OVERDRAFTS</b>							
Gross overdrafts at beginning of quarter	23	3 976 053	401 677	32 342	8 829	111 155	4 530 056
Less: Reclassified during the quarter	24	4 307	94 893	8 822	2 464	747	111 233
Written off during the quarter	25	-	55	55	-	7 379	7 489
Payments received and other credits	26	2 041 335	(552)	10 585	1 507	20 298	2 073 173
Add: Classified/reclassified during quarter	27	917 431	8 013	5 642	35	9 483	940 604
Finance charges earned and other debits	28	1 504 815	12 271	2 971	3	20	1 520 080
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 352 657	327 565	21 493	4 896	92 234	4 798 845
Realizable value of security	30	-	-	9 098	2 676	33 379	45 153
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 352 657	327 565	12 395	2 220	58 855	4 753 692
Provisions	32	44 335	6 566	5 161	1 088	46 645	103 795
Interest suspended	33	-	-	2 947	738	39 638	43 323
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(D) PERSONAL LOANS</b>							
Gross personal loans at beginning of quarter	34	1 518 606	14 092	30 767	9 157	46 519	1 619 141
Less: Reclassified during the quarter	35	2 238	8 655	2 754	685	14 525	28 857
Written off during the quarter	36	-	7	170	2	11 126	11 305
Payments received and other credits	37	301 431	-	64	2 385	(7 741)	296 139
Add: Classified/reclassified during quarter	38	70 469	4 144	4 644	16 819	4 581	100 657
Finance charges earned and other debits	39	317 255	338	2 806	1 297	51	321 747
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 602 661	9 912	35 229	24 201	33 241	1 705 244
Realizable value of security	41	-	-	24 836	685	5 535	31 056
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 602 661	9 912	10 393	23 516	27 706	1 674 188
Provisions	43	16 001	140	10 182	11 289	24 199	61 811
Interest suspended	44	-	-	3 044	902	17 095	21 041
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CREDIT CARDS</b>							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) LOANS TO BANKS</b>							
Gross loans to banks at beginning of quarter	56	56 080	-	-	-	-	56 080
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	57 364	-	-	-	-	57 364
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	58 500	-	-	-	-	58 500
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	57 216	-	-	-	-	57 216
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	57 216	-	-	-	-	57 216
Provisions	65	573	-	-	-	-	573
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(G) OTHER LOANS &amp; ADVANCES</b>							
Gross other loans at beginning of quarter	67	1 841 873	1	13 281	308	12 415	1 867 878
Less: Reclassified during the quarter	68	678	1	1 032	-	2 663	4 374
Written off during the quarter	69	-	-	-	-	485	485
Payments received and other credits	70	84 492	-	83	-	-	84 575
Add: Classified/reclassified during quarter	71	56 344	67	555	7	3 127	60 100
Finance charges earned and other debits	72	89 526	-	-	-	-	89 526
Gross other loans at end of quarter (67-68-69-70+71+72)	73	1 902 573	67	12 721	315	12 394	1 928 070
Realizable value of security	74	-	-	9 057	58	3 437	12 552
Net other loans, before provisions (73 - 74)	75	1 902 573	67	3 664	257	8 957	1 915 518
Provisions	76	19 054	1	318	92	7 720	27 185
Interest suspended	77	-	-	2 291	151	7 188	9 630
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) TOTAL LOANS &amp; ADVANCES</b>							
Gross total loans at beginning of quarter	78	19 732 209	614 440	199 913	55 684	302 478	20 904 724
Less: Reclassified during the quarter	79	92 159	135 828	40 166	12 856	60 292	341 301
Written off during the quarter	80	-	62	271	64	29 141	29 538
Payments received and other credits	81	4 298 905	11 911	13 644	1 171	16 030	4 341 661
Add: Classified/reclassified during quarter	82	1 614 342	132 632	58 008	21 262	36 535	1 862 779
Finance charges earned and other debits	83	3 932 004	15 571	8 133	2 482	1 319	3 959 509
Gross total loans at end of quarter (78-79-80-81+82+83)	84	20 887 491	614 842	211 973	65 337	234 869	22 014 512
Realizable value of security	85	-	-	163 697	17 547	98 586	279 830
Net total loans, before provisions (84 - 85)	86	20 887 491	614 842	48 276	47 790	136 283	21 734 682
Provisions	87	245 879	12 277	26 771	39 451	112 387	436 765
Interest suspended	88	-	-	14 573	4 864	126 368	145 805
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
<b>MEMORANDUM ITEMS</b>							
NCDS, Investments and all other assets before provisions	89	1 972 487	-	-	-	-	1 972 487
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	1 972 487	-	-	-	-	1 972 487
		Instalment Sales	Mortgages	Overdrafts	Personal Loans	All Other Loans	Total
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						
<b>Ageing analysis</b>															
Total loans and advances	93	3 995 726	9 542 388	4 798 845	1 705 244	-	1 971 522	787	22 014 512						
Current (non-overdue) loans	94	3 859 977	9 227 928	4 563 423	1 608 504	-	1 946 025	787	21 206 644						
Overdues:		135 749	314 460	235 422	96 740	-	25 497	-	807 868						
Amounts overdue: <1 month	96	36 655	32 306	-	2 981	-	-	-	71 942						
Amounts overdue: 1 to < 3 months	97	20 852	117 575	118 105	13 328	-	245	-	270 105						
Amounts overdue: 3 to < 6 months	98	18 214	65 651	11 863	21 125	-	765	-	117 618						
Amounts overdue: 6 to <12 months	99	23 777	41 024	9 781	26 511	-	6 173	-	107 266						
Amounts overdue: 12 to <18 months	100	31 989	41 892	56 943	23 157	-	12 534	-	166 515						
Amounts overdue: 18 months and above	101	4 262	16 012	38 730	9 638	-	5 780	-	74 422						
<b>Specific provisions</b>															
Opening balance	102	45 545	54 253	70 238	50 132	-	9 846	-	230 014						
Amounts written off	103	8 072	1 847	8 102	6 240	-	485	-	24 746						
Recoveries of previous write-offs	104	1 119	476	311	178	-	27	-	2 111						
Charge per income statement	105	7 487	(4 426)	4 142	8 305	-	(1 258)	-	14 250						
Closing balance (102-103+104+105)	106	46 079	48 456	66 589	52 375	-	8 130	-	221 629						
<b>General debt provisions</b>															
Opening balance	107	77 099	97 088	24 252	10 451	-	9 681	16	218 587						
Charge per income statement	108	4 245	1 270	2 708	205	-	629	(8)	9 049						
Closing balance (99+100)	109	81 344	98 358	26 960	10 656	-	10 310	8	227 636						
<b>Assets bought in or repossessed during the preceding five years and unsold</b>															
		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal & other costs to be settled prior to sale							
Companies acquired	110														
Fixed properties:															
Private dwellings	112		6 313		15 916										
Commercial and Industrial	113		5 433		14 540										
Vehicles and equipment	114		880		1 376										
Other	115		28 414		17 881		8 326								
<b>3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES</b>															
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	864 767	1 103 605	610 810	390 748	330 437	165 838	902 835	674 816	1 016 893	1 895 317	397 896	12 096 616	1 563 935	22 014 513
Non-performing loans	117	9 017	9 548	3 183	11 488	6 348	1 229	43 755	4 771	77 025	28 212	6 158	221 176	15 408	437 318
Security values	118	4 170	5 475	1 489	2 268	3 636	474	19 226	1 989	47 038	19 030	2 944	119 690	7 454	234 883
Specific provisions	119	3 556	4 326	1 536	8 725	2 748	329	23 257	2 616	35 934	7 220	3 141	103 848	8 203	205 439
Net unsecured and with no provision	120	1 291	(253)	158	495	(36)	426	1 272	166	(5 947)	1 962	73	(2 362)	(249)	(3 004)
Number of clients	121	2 488	169	205	1 251	968	420	2 225	1 288	7 582	1 521	253	181 521	7 249	207 140
<b>4.GEOGRAPHICAL DISTRIBUTION OF LOANS &amp; ADVANCES</b>															
Line no.	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Ojozondjupa	Total	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	122	37 557	1 826 148	397 557	631 060	108 379	13 682 949	142 152	1 637	273 701	231 517	289 521	418 559	817 721	18 858 458
Non-performing loans	123	1 617	12 083	7 797	21 373	7 384	321 656	3 170	67	6 194	11 250	19 797	5 775	19 157	437 320
Security values	124	743	6 671	5 437	10 304	1 978	183 587	1 322	32	3 130	4 980	6 331	2 237	8 133	234 885
Specific provisions	125	855	9 220	1 171	10 005	5 520	146 279	1 529	34	2 659	2 984	13 643	3 134	8 408	205 441
Net unsecured and with no provision	126	19	(3 809)	1 189	1 064	(114)	(8 210)	319	1	405	3 286	(177)	404	2 616	(3 006)
Number of clients	127	2 099	44 223	12 728	28 935	9 015	178 345	7 140	135	7 699	54 539	10 235	8 333	30 773	394 199