



1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable 1	Special mention 2	Sub-standard 3	Doubtful 4	Loss/Bad 5	
(A) INSTALLMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	7,076,159	46,992	11,180	9,525	49,399	7,193,255
Less: Reclassified during the quarter	2	372,172	5,517	3,353	3,807	393	385,242
Written off during the quarter	3	-	-	184	749	1,998	2,931
Payments received and other credits	4	444,487	409	3,111	4	2,873	450,884
Add: Classified/reclassified during quarter	5	932,585	12,933	6,539	2,633	7,328	962,018
Finance charges earned and other debits	6	64,276	-	-	161	70	64,507
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	7,256,361	53,999	11,071	7,759	51,533	7,380,723
Realizable value of security	8	-	-	4,388	1,925	11,493	17,806
Net instalment sales and leases before provisioning (7 - 8)	9	7,256,361	53,999	6,683	5,834	40,040	7,362,917
Provisions	10	73,698	2,201	4,919	5,033	31,530	117,381
Interest suspended	11	-	-	319	284	8,530	9,133
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	23,273,722	99,583	106,630	44,867	230,258	23,755,060
Less: Reclassified during the quarter	13	96,122	21,894	45,449	31,649	5,202	200,316
Written off during the quarter	14	-	-	-	-	1,392	1,392
Payments received and other credits	15	665,284	7	1,067	-	11,647	678,005
Add: Classified/reclassified during quarter	16	342,506	626,555	14,460	21,399	36,498	1,041,418
Finance charges earned and other debits	17	418,231	912	1,968	5,693	(480)	426,314
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	23,273,053	705,149	76,542	40,300	249,035	24,343,079
Realizable value of security	19	-	-	69,133	33,356	167,441	259,929
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	23,273,053	705,149	7,409	6,945	90,594	24,083,150
Provisions	21	234,128	15,961	9,353	6,691	45,227	311,360
Interest suspended	22	-	-	10,045	1,899	49,805	61,749
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	4,608,691	91,074	13,930	12,710	69,061	4,795,466
Less: Reclassified during the quarter	24	1,124,281	15,312	7,056	6,749	2,556	1,155,954
Written off during the quarter	25	-	-	-	-	4,928	4,928
Payments received and other credits	26	35,406	18,903	1,179	626	154	56,268
Add: Classified/reclassified during quarter	27	1,738,712	5,707	10,858	6,044	6,393	1,767,714
Finance charges earned and other debits	28	277,723	958	146	149	3,439	282,415
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	5,465,439	63,524	16,699	11,528	71,255	5,628,445
Realizable value of security	30	-	-	2,976	2,228	20,382	25,586
Net overdrafts at end of quarter, before provisions (29 - 30)	31	5,465,439	63,524	13,723	9,300	50,873	5,602,859
Provisions	32	59,413	2,812	11,511	7,582	37,988	119,306
Interest suspended	33	-	-	1,015	2,978	26,358	30,351
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	2,469,026	7,414	12,983	12,426	24,338	2,526,187
Less: Reclassified during the quarter	35	77,024	2,006	6,304	6,223	99	91,656
Written off during the quarter	36	-	-	-	-	7,213	7,213
Payments received and other credits	37	49,306	100	1,520	1,378	135	52,437
Add: Classified/reclassified during quarter	38	123,414	39,821	4,695	9,909	8,407	182,157
Finance charges earned and other debits	39	41,919	102	233	34	2,900	45,095
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	2,508,029	45,238	9,998	10,770	28,098	2,602,133
Realizable value of security	41	-	-	1,685	598	2,597	4,880
Net personal loans at end of quarter, before provisions (40 - 41)	42	2,508,029	45,238	8,313	10,172	25,501	2,597,253
Provisions	43	25,992	1,108	4,009	6,094	20,693	57,896
Interest suspended	44	-	-	903	1,641	5,062	7,606
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	256,276	200	6,747	-	2,752	265,975
Less: Reclassified during the quarter	46	-	7,052	23	-	197	7,272
Written off during the quarter	47	-	-	3,092	-	72	3,164
Payments received and other credits	48	3,447	-	3,624	-	-	7,071
Add: Classified/reclassified during quarter	49	4,575	9,067	7,052	-	-	20,694
Finance charges earned and other debits	50	4,723	-	-	-	-	4,723
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	262,127	2,215	7,060	-	2,483	273,885
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	262,127	2,215	7,060	-	2,483	273,885
Provisions	54	2,932	510	7,060	-	1,648	12,150
Interest suspended	55	-	-	-	-	835	835
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	83,353	-	-	-	-	83,353
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	132,008	-	-	-	-	132,008
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	101,053	-	-	-	-	101,053
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	52,398	-	-	-	-	52,398
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	52,398	-	-	-	-	52,398
Provisions	65	524	-	-	-	-	524
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	4,458,434	26,203	3,975	3,117	27,286	4,519,015
Less: Reclassified during the quarter	68	3,059	945	1,587	4,848	815	11,254
Written off during the quarter	69	-	-	-	-	169	169
Payments received and other credits	70	71,136	-	-	-	97	71,233
Add: Classified/reclassified during quarter	71	211,860	26,164	5,635	1,529	16,150	261,338
Finance charges earned and other debits	72	153,682	62	804	1,753	1,489	157,790
Gross other loans at end of quarter (67-68-69-70+71+72)	73	4,749,781	51,484	8,827	1,551	43,844	4,855,487
Realizable value of security	74	-	-	7,561	475	23,089	31,125
Net other loans, before provisions (73 - 74)	75	4,749,781	51,484	1,266	1,076	20,755	4,824,362
Provisions	76	49,825	1,632	949	1,052	14,375	67,833
Interest suspended	77	-	-	170	85	6,598	6,853
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	42,225,661	271,466	155,445	62,645	403,094	43,138,311
Less: Reclassified during the quarter	79	1,672,658	52,726	63,772	53,276	9,262	1,851,694
Written off during the quarter	80	-	-	3,276	749	15,772	19,797
Payments received and other credits	81	1,401,074	18,419	10,501	2,006	14,906	1,447,906
Add: Classified/reclassified during quarter	82	3,353,652	720,247	49,150	37,514	74,776	4,235,339
Finance charges earned and other debits	83	1,061,607	2,041	3,151	7,790	7,318	1,081,897
Gross total loans at end of quarter (78-79-80-81+82+83)	84	43,567,188	921,609	130,197	71,908	445,248	45,136,150
Realizable value of security	85	-	-	85,743	38,581	215,002	339,326
Net total loans, before provisions (84 - 85)	86	43,567,188	921,609	44,454	33,327	230,246	44,796,824
Provisions	87	446,512	24,224	37,801	26,452	151,461	686,450
Interest suspended	88	-	-	12,452	6,887	97,188	116,527
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	932,585	12,933	6,539	2,633	7,328	962,018

Provisions made in respect of any of the above assets	90	64,276	-	-	161	-	70	64,507
Net NCDs, investments and all other assets (89 - 90)	91	868,309	12,933	6,539	2,472	7,258	-	897,511
		Instalment Sales	Mortgages	Overdrafts	Personal Loans	All Other Loans	TOTAL	
Recoveries during the quarter	92	2,866	353	3,772	2,201	720	-	9,912

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	7,380,721	24,343,078	5,628,448	2,602,132	273,885	4,855,489	52,398	45,136,151
Current (non-overdue) loans	94	7,204,426	22,862,979	5,455,202	2,497,164	255,082	4,736,536	52,398	43,063,787
Overdues:		176,295	1,480,099	173,246	104,968	18,803	118,953	-	2,072,364
Amounts overdue: <1 month	96	51,935	321,892	10,237	5,409	6,816	12,711	-	409,000
Amounts overdue: 1 to < 3 months	97	53,998	793,331	63,524	50,694	2,444	52,019	-	1,016,010
Amounts overdue: 3 to < 6 months	98	12,535	86,856	18,284	11,224	7,060	8,836	-	144,795
Amounts overdue: 6 to <12 months	99	9,814	65,275	16,029	14,105	-	6,234	-	111,457
Amounts overdue: 12 to <18 months	100	39,719	155,498	54,429	21,507	-	37,167	-	308,320
Amounts overdue: 18 months and above	101	8,294	57,247	10,743	2,029	2,483	1,986	-	82,782
Specific provisions									
Opening balance	102	44,063	89,411	66,207	34,703	9,499	8,999	-	252,892
Amounts written off	103	(59)	(1,395)	(4,023)	(4,436)	(3,020)	169	-	(10,195)
Recoveries of previous write-offs	104	-	9	3,543	1,303	558	152	-	5,565
Charge per income statement	105	420	(5,322)	(3,112)	853	2,506	7,568	-	2,913
Closing balance (102-103+104+105)	106	44,540	85,492	62,615	32,422	9,543	16,550	-	251,162
General debt provisions									
Opening balance	107	68,928	223,025	56,806	32,808	6,664	50,488	563	439,282
Charge per income statement	108	6,971	27,065	5,420	(5,707)	(3,222)	969	(39)	31,457
Closing balance (99+100)	109	75,899	250,090	62,226	27,101	3,442	51,457	524	470,739

Assets bought in or repossessed during the preceding five years and unsold	Line no.	Historical cost to date	Market value at date of return	Cumulative amounts written off to date	Liabilities to legal, municipal & other costs to be settled prior to sale
Companies acquired	110	-	-	-	-
Fixed properties:					
Private dwellings	111	7,244	17,055	-	-
Commercial and Industrial	112	7,244	17,055	-	-
Vehicles and equipment	113	-	-	-	-
Other	114	7,348	6,567	1,855	-
	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	1,549,371	780,871	848,649	1,013,467	1,045,876	240,226	10,886,016	1,005,173	967,832	6,053,765	501,698	18,610,866	1,632,342	45,136,152
Non-performing loans	117	11,679	7,463	1,830	8,162	11,918	2,309	144,460	7,385	13,474	71,114	208	347,828	19,525	647,355
Security values	118	6,785	4,673	581	2,722	5,706	717	71,291	3,227	7,668	31,079	102	196,326	8,450	339,327
Specific provisions	119	4,179	3,133	1,062	3,361	4,363	1,277	53,870	3,013	4,442	34,500	75	130,764	7,124	251,163
Net unsecured and with no provision	120	715	(343)	187	2,079	1,849	315	19,299	1,145	1,364	5,535	31	20,798	3,951	56,865
Number of clients	121	3,712	228	395	1,472	2,601	796	16,025	1,905	1,104	9,044	203	248,675	3,079	289,239

4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	Line no.	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Djozondjup	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	173,207	5,868,374	816,406	1,325,145	293,734	31,592,608	323,571	81,968	667,769	605,200	1,111,450	748,210	1,528,506	45,136,148
Non-performing loans	123	6,078	63,803	15,280	23,243	4,452	458,809	6,338	1,632	8,145	12,602	27,781	2,422	16,767	647,352
Security values	124	3,583	32,421	7,280	12,613	1,758	246,550	2,905	958	4,007	6,141	12,873	1,089	7,148	339,326
Specific provisions	125	1,941	20,587	5,221	7,307	1,958	184,926	2,351	388	3,062	5,041	9,991	1,138	7,251	251,162
Net unsecured and with no provision	126	554	10,795	2,779	3,323	736	27,333	1,082	296	1,076	1,420	4,917	195	2,368	56,864
Number of clients	127	4,229	43,284	9,063	16,186	6,655	139,404	5,564	3,890	6,738	10,040	16,834	7,724	19,618	289,239