

V3 Institution:	INDUSTRY
Financial Year:	2017
Start Date:	2017/07/01
End Date:	2017/09/30

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

**PART A**

(All amounts to be rounded off to the nearest NS'000)

Line no	ITEMS	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/ Bad	
		1	2	3	4	5	
<b>(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS</b>							
1	Gross exposure to sovereign or central banks at beginning of quarter	4,758,710	-	-	-	-	4,758,710
2	Movements during the quarter	1,038,825	-	-	-	-	1,038,825
3	Written off during the quarter	-	-	-	-	-	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	5,797,535	-	-	-	-	5,797,535
5	Realizable value of security	-	-	-	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	5,797,535	-	-	-	-	5,797,535
7	Interest suspended	-	-	-	-	-	-
8	Provisions	44	-	-	-	-	44
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY</b>							
9	Gross exposure to public sector entities at beginning of quarter	3,820,116	235,480	-	-	-	4,055,596
10	Movements during the quarter	116,236	(210,766)	-	-	-	(94,530)
11	Written off during the quarter	-	-	-	-	-	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	3,936,352	24,714	-	-	-	3,961,066
13	Realizable value of security	-	-	-	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	3,936,352	24,714	-	-	-	3,961,066
15	Interest suspended	-	-	-	-	-	-
16	Provisions	39,144	494	-	-	-	39,638
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) CLAIMS ON BANKS</b>							
17	Gross exposure to banks at beginning of quarter	7,058,098	-	-	-	-	7,058,098
18	Movements during the quarter	(485,827)	-	-	-	-	(485,827)
19	Written off during the quarter	-	-	-	-	-	-
20	Gross exposure to banks at end of quarter (17+18-19)	6,572,271	-	-	-	-	6,572,271
21	Realizable value of security	-	-	-	-	-	-
22	Net exposure to banks before provisioning (20-21)	6,572,271	-	-	-	-	6,572,271
23	Interest suspended	-	-	-	-	-	-
24	Provisions	68	-	-	-	-	68
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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		1	2	3	4	5	
<b>(D) CLAIMS ON SECURITY FIRMS</b>							
25	Gross exposure to security firms at beginning of quarter	736,096	-	-	-	-	736,096
26	Movements during the quarter	102,948	-	-	-	-	102,948
27	Written off during the quarter	-	-	-	-	-	-
28	Gross exposure to security firms at end of quarter (25+26-27)	839,044	-	-	-	-	839,044
29	Realizable value of security	-	-	-	-	-	-
30	Net exposure to security firms before provisioning (28-29)	839,044	-	-	-	-	839,044
31	Interest suspended	-	-	-	-	-	-
32	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

<b>(E) CLAIMS ON CORPORATES</b>							
33	Gross exposure to corporates at beginning of quarter	16,592,886	99,945	63,940	475	29,895	16,787,141
34	Movements during the quarter	(903,510)	(24,308)	31,099	8,813	70,648	(817,258)
35	Written off during the quarter	-	-	-	-	1,366	1,366
36	Gross exposure to corporates at end of quarter (33+34-35)	15,689,376	75,637	95,039	9,288	99,177	15,968,518
37	Realizable value of security	-	-	17,558	766	149,196	167,520
38	Net exposure to corporates before provisioning (36-37)	15,689,376	75,637	77,481	8,522	(50,019)	15,800,997
39	Interest suspended	-	-	2,099	56	21,815	23,969
40	Provisions	153,858	1,513	871	146	6,424	162,811
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO</b>							
41	Gross exposure to retail portfolio at beginning of quarter	20,970,805	451,167	235,580	115,836	279,767	22,053,155
42	Movements during the quarter	987,119	(52,661)	(30,948)	70,882	13,759	988,151
43	Written off during the quarter	-	-	3,229	25,947	39,174	68,350
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	21,957,924	398,506	201,403	160,771	254,353	22,972,956
45	Realizable value of security	-	-	44,007	57,370	158,258	259,634
46	Net exposure to retail portfolio before provisioning (44-45)	21,957,924	398,506	157,397	103,401	96,095	22,713,322
47	Interest suspended	-	-	10,671	9,571	38,345	58,587
48	Provisions	219,630	25,084	62,406	46,580	177,079	530,779
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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Line no	ITEMS	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
<b>(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES</b>							
49	Gross exposure to residential mortgage properties at beginning of quarter	32,465,865	439,224	330,408	137,247	462,798	33,835,541
50	Movements during the quarter	551,345	2,458	72,021	(11,834)	59,275	673,265
51	Written off during the quarter	-	-	120	-	4,794	4,914
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	33,017,210	441,682	402,308	125,413	517,279	34,503,892
53	Realizable value of security	-	-	-	-	-	-
54	Net exposure to residential mortgage properties before provisioning (52-53)	33,017,210	441,682	402,308	125,413	517,279	34,503,892
55	Interest suspended	-	-	26,147	4,392	99,855	130,394
56	Provisions	334,076	12,416	13,473	5,348	66,268	431,582
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES</b>							
57	Gross exposure to commercial real estates at beginning of quarter	11,274,392	1,742	20,315	50,102	72,133	11,418,684
58	Movements during the quarter	381,489	2,769	19,652	(41,814)	(25,380)	336,716
59	Written off during the quarter	-	-	-	-	273	273
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	11,655,881	4,511	39,967	8,288	46,480	11,755,127
61	Realizable value of security	-	-	5,831	3,307	66,043	75,181
62	Net exposure to commercial real estates before provisioning (60-61)	11,655,881	4,511	34,136	4,981	(19,563)	11,679,946
63	Interest suspended	-	-	282	192	18,061	18,535
64	Provisions	116,558	90	767	16	9,388	126,819
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(I) OTHER ASSETS</b>							
65	Total other assets at beginning of quarter	14,481,974	-	-	-	-	14,481,974
66	Movements during the quarter	2,480,350	-	-	-	-	2,480,350
67	Written off during the quarter	-	-	-	-	-	-
68	Total other assets at end of quarter (65+66-67)	16,962,324	-	-	-	-	16,962,324
69	Realizable value of security	-	-	-	-	-	-
70	Other assets before provisioning (68-69)	16,962,324	-	-	-	-	16,962,324
71	Interest suspended	-	-	-	-	-	-
72	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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Line no.	ITEMS	CLASSIFICATION CATEGORY					
		Pass or Acceptable 1	Special mention 2	Sub-standard 3	Doubtful 4	Loss/Bad 5	Total 6
<b>(J) TOTAL EXPOSURE</b>							
73	Total exposure at beginning of quarter	112,158,941	1,227,558	650,242	303,660	844,593	115,184,995
74	Movements during the quarter	4,268,975	(282,509)	91,824	26,047	118,303	4,222,640
75	Written off during the quarter	-	-	3,349	25,947	45,607	74,903
76	Total exposure at end of quarter (73+74-75)	116,427,917	945,049	738,718	303,760	917,289	119,332,733
77	Realizable value of security	-	-	67,396	61,443	373,497	502,336
78	Net exposure before provisioning (76-77)	116,427,917	945,049	671,322	242,317	543,792	118,830,396
79	Interest suspended	-	-	39,198	14,210	178,076	231,485
80	Provisions	863,378	39,597	77,516	52,091	259,159	1,291,741
81	Accounting adjustments on general provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

Line no.	PART B AGEING ANALYSIS - COUNTER PARTIES	(A) Claims on Sovereign or Central Banks	(B) Claims on Public Sector Entities	(C) Claims on Banks	(D) Claims on Security Firms	(E) Claims on Corporates	(F) Claims included in the Retail Portfolios	(G) Claims secured by Residential Mortgage Properties	(H) Claims secured by Commercial Properties	(I) Other Assets	Total Exposures
		1	2	3	4	5	6	7	8	9	11
82	Current non-overdue exposures	5,797,535	3,936,352	6,572,271	839,044	15,681,785	21,804,888	32,893,550	11,641,449	16,962,324	116,129,197
83	Overdues:	-	24,714	-	-	286,732	1,168,068	1,610,342	113,678	-	3,203,535
84	Amount overdue: 1 to < 2 months	-	-	-	-	156,098	124,100	-	-	-	294,630
85	Amount overdue: 2 to < 3 months	-	24,714	-	-	75,636	402,596	441,682	4,511	-	949,138
86	Amount overdue: 3 to < 6 months	-	-	-	-	96,662	199,934	402,155	-	-	738,718
87	Amount overdue: 6 to < 12 months	-	-	-	-	14,311	155,920	125,242	8,288	-	303,760
88	Amount overdue: 12 months and above	-	-	-	-	100,124	253,521	517,164	46,480	-	917,289
89	Gross Exposure	5,797,535	3,961,066	6,572,271	839,044	15,968,518	22,972,956	34,503,892	11,755,127	16,962,324	119,332,732

Line no.	PART B AGEING ANALYSIS - PRODUCT TYPES	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
90	Current non-overdue exposures	12,043,158	44,534,937	10,942,967	7,845,184	567,999	9,698,563	5,743	85,638,552
91	Overdues:	413,050	1,779,218	530,707	131,129	38,839	310,592	-	3,203,536
92	Amount overdue: 1 to < 2 months	-	-	-	-	-	-	-	-
93	Amount overdue: 1 to < 2 months	118,450	138,532	9,847	8,493	10,463	8,845	-	294,630
94	Amount overdue: 2 to < 3 months	78,923	446,193	278,209	29,587	9,296	106,930	-	949,138
95	Amount overdue: 3 to < 6 months	76,131	442,122	103,828	41,623	4,376	70,640	-	738,720
96	Amount overdue: 6 to < 12 months	41,312	141,703	30,403	29,837	10,203	50,302	-	303,760
97	Amount overdue: 12 months and above	98,234	610,667	108,420	21,590	4,501	73,876	-	917,289
98	Gross Exposure	12,456,208	46,314,155	11,473,675	7,976,314	606,838	10,009,156	5,743	88,842,088

1,959,769

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	PART C GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	338,307	10,587,383	1,691,689	2,084,016	1,174,264	62,270,946	696,969	368,906	1,252,657	370,287	3,549,344	1,453,396	3,003,923	88,842,088
100	Non-performing loans	8,386	160,641	23,286	28,840	13,180	1,394,724	26,691	5,289	19,168	1,474	90,630	147,012	40,446	1,959,767
101	Security values	4,147	106,264	15,563	18,022	4,718	987,445	19,187	3,179	13,225	623	59,376	108,643	26,122	1,366,514

102	Specific provisions	2,842	30,150	3,888	6,545	6,548	277,449	4,282	1,104	3,787	436	18,899	23,402	9,433	388,764
103	Net unsecured and with no provision	1,397	24,226	3,835	4,273	1,915	129,831	3,222	1,005	2,156	415	12,355	14,968	4,891	204,488
104	Number of clients	7,499	67,287	14,141	22,919	13,966	269,769	10,249	9,126	10,601	5,730	40,927	11,466	31,595	515,275

Line no.	PART D MEMORANDUM SECTION									
	Instalment sales and Lease	Overdraft Facility	Personal Loans	Credit Cards	Other loans and advances	Interbank Loans	Mortgage Loans	Total		
	1	2	3	4	5	6	7	8		
105	Exposures secured by residential mortgage property	-	1,738,811	314,005	-	2,832,280	-	34,083,924	38,969,021	
106	Exposures secured by commercial real estate	-	1,646,714	224,866	-	7,071,222	-	5,578,500	14,521,302	

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Commulative amount written off to date	Liabilities & other cost to be settled prior to sale
		1	2	3	4
107	Company Acquired	-	-	-	-
108	Fixed Property	22,512	44,058	-	-
109	Private dwelling	4,066	12,715	-	-
110	Commercial and Industrial	18,446	31,343	-	-
111	Vehicle and equipment	69,760	26,131	14,661	-
112	Other	-	-	-	-
113	Total	92,272	70,189	14,661	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	669
115	N\$ 500 - N\$ 1 000	975
116	N\$ 1 000 - N\$ 1 500	320
117	N\$ 1 500 - N\$ 3 000	297
118	N\$ 3 000 and above	64
119	Total granted and taken up	2,325