

V3 Institution:	INDUSTRY
Financial Year:	2017
Start Date:	2017-10-01
End Date:	2017-12-31

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	5,797,535	-	-	-	-	5,797,535
2	Movements during the quarter	701,965	-	-	-	-	701,965
3	Written off during the quarter	-	-	-	-	-	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	6,499,499	-	-	-	-	6,499,499
5	Realizable value of security	-	-	-	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	6,499,499	-	-	-	-	6,499,499
7	Interest suspended	-	-	-	-	-	-
8	Provisions	83	-	-	-	-	83
	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	3,936,352	24,714	-	-	-	3,961,066
10	Movements during the quarter	358,814	(8,459)	-	-	-	350,355
11	Written off during the quarter	-	-	-	-	-	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	4,295,166	16,255	-	-	-	4,311,421
13	Realizable value of security	-	-	-	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	4,295,166	16,255	-	-	-	4,311,421
15	Interest suspended	-	-	-	-	-	-
16	Provisions	42,727	325	-	-	-	43,052
	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	6,572,271	-	-	-	-	6,572,271
18	Movements during the quarter	(2,860,357)	-	-	-	-	(2,860,357)
19	Written off during the quarter	-	-	-	-	-	-
20	Gross exposure to banks at end of quarter (17+18-19)	3,711,914	-	-	-	-	3,711,914
21	Realizable value of security	-	-	-	-	-	-
22	Net exposure to banks before provisioning (20-21)	3,711,914	-	-	-	-	3,711,914
23	Interest suspended	-	-	-	-	-	-
24	Provisions	164	-	-	-	-	164
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

V3 Institution:	INDUSTRY
Financial Year:	2017
Start Date:	2017-10-01
End Date:	2017-12-31

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>(D) CLAIMS ON SECURITY FIRMS</b>							
25	Gross exposure to security firms at beginning of quarter	839,044	-	-	-	-	839,044
26	Movements during the quarter	(33,026)	-	-	-	-	(33,026)
27	Written off during the quarter	-	-	-	-	-	-
28	Gross exposure to security firms at end of quarter (25+26-27)	806,019	-	-	-	-	806,019
29	Realizable value of security	-	-	-	-	-	-
30	Net exposure to security firms before provisioning (28-29)	806,019	-	-	-	-	806,019
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	15,689,376	75,637	95,039	9,289	99,177	15,968,518
34	Movements during the quarter	128,384	(74,459)	104,616	12,052	35,967	206,560
35	Written off during the quarter	-	-	-	-	1,708	1,708
36	Gross exposure to corporates at end of quarter (33+34-35)	15,817,760	1,178	199,655	21,340	133,436	16,173,370
37	Realizable value of security	-	-	134,379	59,100	111,988	305,467
38	Net exposure to corporates before provisioning (36-37)	15,817,760	1,178	65,276	(37,760)	21,449	15,867,903
39	Interest suspended	-	-	12,417	6,499	14,989	33,905
40	Provisions	153,720	24	3,798	2,319	8,965	168,825
	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	21,957,924	398,506	201,403	160,771	254,353	22,972,956
42	Movements during the quarter	580,062	(119,510)	494	37,225	44,186	542,457
43	Written off during the quarter	-	-	3,467	20,346	34,388	58,201
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	22,537,986	278,995	198,430	177,650	264,151	23,457,213
45	Realizable value of security	-	-	110,626	45,318	120,221	276,165
46	Net exposure to retail portfolio before provisioning (44-45)	22,537,986	278,995	87,804	132,332	143,930	23,181,048
47	Interest suspended	-	-	21,498	12,279	34,629	68,406
48	Provisions	225,379	26,918	95,779	59,747	120,268	528,091
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

V3	Institution:	INDUSTRY
	Financial Year:	2017
	Start Date:	2017-10-01
	End Date:	2017-12-31

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

**PART A**

(All amounts to be rounded off to the nearest N\$'000)

Line no	ITEMS	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/ Bad	
		1	2	3	4	5	
<b>(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES</b>							
49	Gross exposure to residential mortgage properties at beginning of quarter	33,017,210	441,682	402,308	125,413	517,279	34,503,892
50	Movements during the quarter	705,841	144,908	(23,384)	50,308	74,028	951,701
51	Written off during the quarter	-	-	-	-	2,867	2,867
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	33,723,051	586,590	378,924	175,721	588,439	35,452,725
53	Realizable value of security	-	-	333,296	148,232	454,053	935,641
54	Net exposure to residential mortgage properties before provisioning (52-53)	33,723,051	586,590	45,629	27,429	134,386	34,517,084
55	Interest suspended	-	-	35,523	13,780	96,611	145,914
56	Provisions	337,230	8,476	43,659	15,655	62,496	467,516
	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	11,655,881	4,511	39,967	8,288	46,480	11,755,127
58	Movements during the quarter	139,709	(3,019)	5,994	11,396	13,224	167,305
59	Written off during the quarter	-	-	-	-	-	-
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	11,795,590	1,492	45,961	19,684	59,705	11,922,432
61	Realizable value of security	-	-	41,679	16,665	35,248	93,593
62	Net exposure to commercial real estates before provisioning (60-61)	11,795,590	1,492	4,282	3,019	24,456	11,828,839
63	Interest suspended	-	-	2,431	2,981	16,252	21,664
64	Provisions	117,956	30	1,063	36	10,986	130,070
	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	16,962,324	-	-	-	-	16,962,324
66	Movements during the quarter	922,389	-	-	-	-	922,389
67	Written off during the quarter	-	-	-	-	-	-
68	Total other assets at end of quarter (65+66-67)	17,884,713	-	-	-	-	17,884,713
69	Realizable value of security	-	-	-	-	-	-
70	Other assets before provisioning (68-69)	17,884,713	-	-	-	-	17,884,713
71	Interest suspended	-	-	-	-	-	-
72	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

V3 Institution:	INDUSTRY
Financial Year:	2017
Start Date:	2017-10-01
End Date:	2017-12-31

**CREDIT RISK**

(Confidential and not available for inspection by the public)

**PART A**

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	116,427,917	945,049	738,718	303,761	917,289	119,332,733
74	Movements during the quarter	643,782	(60,539)	87,720	110,981	167,405	949,349
75	Written off during the quarter	-	-	3,467	20,346	38,964	62,777
76	Total exposure at end of quarter (73+74-75)	117,071,699	884,510	822,971	394,395	1,045,731	120,219,306
77	Realizable value of security	-	-	619,981	269,375	721,510	1,610,865
78	Net exposure before provisioning (76-77)	117,071,699	884,510	202,990	125,021	324,221	118,608,441
79	Interest suspended	-	-	71,869	35,540	162,481	269,890
80	Provisions	877,260	35,772	144,298	77,757	202,714	1,337,802
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	6,550,283	4,295,166	3,711,914	755,235	15,793,246	22,312,963	33,425,667	11,784,630	17,884,713	116,513,818
83	Overdues:	-	16,255	-	-	380,124	1,144,250	2,027,059	137,801	-	3,705,489
84	Amount overdue: 1 to < 2 months	-	-	-	-	24,514	214,263	303,194	12,299	-	554,270
85	Amount overdue: 2 to < 3 months	-	16,255	-	-	1,178	282,705	586,492	1,492	-	888,122
86	Amount overdue: 3 to < 6 months	-	-	-	-	199,654	199,608	377,752	45,956	-	822,971
87	Amount overdue: 6 to < 12 months	-	-	-	-	21,340	178,224	175,152	19,678	-	394,395
88	Amount overdue: 12 months and above	-	-	-	-	133,436	269,449	584,469	58,376	-	1,045,731
89	Gross Exposure	6,550,283	4,311,421	3,711,914	755,235	16,173,370	23,457,213	35,452,726	11,922,432	17,884,713	120,219,307

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	11,928,427	45,210,725	10,804,372	8,327,342	605,350	10,286,174	17,318	87,179,709
91	Overdues:	478,615	2,205,753	462,117	152,726	41,628	364,650	-	3,705,490
92	Amount overdue: 1 to < 2 months	-	-	-	-	-	-	-	-
93	Amount overdue: 1 to < 2 months	164,562	315,492	23,155	17,680	9,883	23,497	-	554,269
94	Amount overdue: 2 to < 3 months	85,226	587,984	121,658	29,923	12,917	50,415	-	888,123
95	Amount overdue: 3 to < 6 months	83,650	423,709	110,883	52,069	4,187	148,475	-	822,973
96	Amount overdue: 6 to < 12 months	41,763	194,831	70,635	29,026	12,369	45,773	-	394,396
97	Amount overdue: 12 months and above	103,414	683,738	135,786	24,028	2,272	96,491	-	1,045,729
98	Gross Exposure	12,407,043	47,416,479	11,266,490	8,480,068	646,978	10,650,824	17,318	90,885,199

2,263,098

V3 Institution:	INDUSTRY
Financial Year:	2017
Start Date:	2017-10-01
End Date:	2017-12-31

**CREDIT RISK**

(Confidential and not available for inspection by the public)

	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	319,050	10,896,614	1,751,406	2,144,955	979,872	63,833,852	704,589	410,662	1,257,995	366,162	3,690,358	1,472,151	3,057,533	90,885,199
100	Non-performing loans	11,672	209,308	67,097	41,872	8,170	1,459,133	16,799	4,219	19,539	2,154	116,265	184,778	122,095	2,263,100
101	Security values	6,064	147,985	48,650	27,500	3,411	1,039,057	11,803	2,317	12,826	977	79,640	140,423	88,565	1,609,217

102	Specific provisions	2,856	35,350	10,124	8,366	3,163	286,581	2,851	889	4,332	552	22,760	26,920	20,028	424,771
103	Net unsecured and with no provision	2,752	25,974	8,323	6,006	1,596	133,495	2,145	1,013	2,381	625	13,865	17,435	13,502	229,111
104	Number of clients	6,973	66,171	13,905	21,837	13,904	271,097	9,977	9,035	9,980	5,570	39,217	11,111	29,875	508,652

Line no.	PART D									
	MEMORANDUM SECTION									
	1	2	3	4	5	6	7	8		
105	Exposures secured by residential mortgage property	-	1,720,819	344,727	-	3,419,972	-	34,587,741	40,073,258	
106	Exposures secured by commercial real estate	-	1,668,918	258,651	-	6,416,661	-	5,505,003	13,849,232	

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Cummulative amount written off to date	Liabilities & other cost to be settled prior to sale
		1	2	3	4
107	Company Acquired	-	-	-	-
108	Fixed Property	24,481	58,403	-	-
109	Private dwelling	5,107	18,460	-	-
110	Commercial and Industrial	19,374	39,943	-	-
111	Vehicle and equipment	78,014	24,639	14,356	-
112	Other	-	-	-	-
113	Total	102,495	83,042	14,356	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	574
115	N\$ 500 - N\$ 1 000	812
116	N\$ 1 000 - N\$ 1 500	251
117	N\$ 1 500 - N\$ 3 000	258
118	N\$ 3 000 and above	53
119	Total granted and taken up	1,948