

BIR-5011A001

V3	Institution:	INDUSTRY
	Financial Year:	2022
	Start Date:	2021/10/01
	End Date:	2021/12/31

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	
(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS							
1	Gross exposure to sovereign or central banks at beginning of quarter	8,371,196	0	0	0	0	8,371,196
2	Movements during the quarter	332,188	0	0	0	0	332,188
3	Written off during the quarter	0	0	0	0	0	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	8,703,384	-	-	-	-	8,703,384
5	Realizable value of security	-	-	0	0	0	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	8,703,384	-	-	-	-	8,703,384
7	Interest suspended	-	-	0	0	0	-
8	Provisions	168	0	0	0	0	168
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY							
9	Gross exposure to public sector entities at beginning of quarter	1,503,828	0	0	0	0	1,503,828
10	Movements during the quarter	-211,326	0	0	0	0	(211,326)
11	Written off during the quarter	0	0	0	0	0	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	1,292,502	-	-	-	-	1,292,502
13	Realizable value of security	-	-	0	0	0	-
14	Net exposure to public sector entities before provisioning (12-13)	1,292,502	-	-	-	-	1,292,502
15	Interest suspended	-	-	0	0	0	-
16	Provisions	12,925	0	0	0	0	12,925
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(C) CLAIMS ON BANKS							
17	Gross exposure to banks at beginning of quarter	8,892,467	0	0	0	0	8,892,467
18	Movements during the quarter	2,479,486	0	0	0	0	2,479,486
19	Written off during the quarter	0	0	0	0	0	-
20	Gross exposure to banks at end of quarter (17+18-19)	11,371,953	-	-	-	-	11,371,953
21	Realizable value of security	-	-	0	0	0	-
22	Net exposure to banks before provisioning (20-21)	11,371,953	-	-	-	-	11,371,953
23	Interest suspended	-	-	0	0	0	-
24	Provisions	39,319	0	0	0	0	39,319
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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(D) CLAIMS ON SECURITY FIRMS							
25	Gross exposure to security firms at beginning of quarter	1,849,008	0	0	0	0	1,849,008
26	Movements during the quarter	26,545	0	0	0	0	26,545
27	Written off during the quarter	0	0	0	0	0	-
28	Gross exposure to security firms at end of quarter (25+26-27)	1,875,553	-	-	-	-	1,875,553
29	Realizable value of security	-	-	0	0	0	-
30	Net exposure to security firms before provisioning (28-29)	1,875,553	-	-	-	-	1,875,553
31	Interest suspended	-	-	0	0	0	-
32	Provisions	0	0	0	0	0	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

(E) CLAIMS ON CORPORATES							
33	Gross exposure to corporates at beginning of quarter	22,448,120	24,191	281,772	75,555	897,946	23,727,584
34	Movements during the quarter	-772,479	-1,294	-189,716	154,016	-77,670	(887,043)
35	Written off during the quarter	0	0	0	0	12,333	12,333
36	Gross exposure to corporates at end of quarter (33+34-35)	21,675,640	22,897	92,057	229,571	808,043	22,828,208
37	Realizable value of security			65,220	138,239	474,593	678,051
38	Net exposure to corporates before provisioning (36-37)	21,675,640	22,897	26,837	91,333	333,450	22,150,157
39	Interest suspended			2,645	11,952	107,038	121,635
40	Provisions	215,881	453	15,913	82,175	354,273	668,695
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO							
41	Gross exposure to retail portfolio at beginning of quarter	22,941,421	2,352,043	327,472	192,219	1,027,243	26,840,397
42	Movements during the quarter	-316,979	29,790	5,980	42,163	216,179	(22,867)
43	Written off during the quarter	0	0	13,425	4,369	48,024	65,818
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	22,624,442	2,381,833	320,026	230,013	1,195,398	26,751,712
45	Realizable value of security			105,830	71,950	426,614	604,394
46	Net exposure to retail portfolio before provisioning (44-45)	22,624,442	2,381,833	214,097	158,063	768,884	26,147,318
47	Interest suspended			17,586	13,832	225,062	256,479
48	Provisions	228,958	47,637	177,250	126,893	695,446	1,276,185
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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		Pass or Acceptable 1	Special mention 2	Sub-standard 3	Doubtful 4	Loss/Bad 5	
(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES							
49	Gross exposure to residential mortgage properties at beginning of quarter	39,851,917	474,677	689,359	452,968	1,762,156	43,231,076
50	Movements during the quarter	444,830	-70,611	-51,534	-4,166	31,978	350,497
51	Written off during the quarter	0	0	573	0	211,532	212,105
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	40,296,747	404,066	637,252	448,802	1,582,602	43,369,469
53	Realizable value of security			547,899	369,915	1,164,116	2,081,931
54	Net exposure to residential mortgage properties before provisioning (52-53)	40,296,747	404,066	89,353	78,886	418,486	41,287,538
55	Interest suspended			60,270	31,769	76,973	169,012
56	Provisions	402,967	8,081	46,827	62,762	496,846	1,017,484
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES							
57	Gross exposure to commercial real estates at beginning of quarter	11,640,348	57,720	84,167	190,952	1,222,053	13,195,240
58	Movements during the quarter	205,165	-41,487	-10,467	7,909	-22,752	138,368
59	Written off during the quarter	0	0	0	0	278,420	278,420
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	11,845,513	16,233	73,700	198,861	920,881	13,055,188
61	Realizable value of security			64,494	169,898	646,074	880,465
62	Net exposure to commercial real estates before provisioning (60-61)	11,845,513	16,233	9,207	28,963	274,807	12,174,723
63	Interest suspended			3,230	12,977	43,968	60,175
64	Provisions	118,455	325	3,354	18,353	365,884	506,370
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
(I) OTHER ASSETS							
65	Total other assets at beginning of quarter	18,601,534	13	0	6	0	18,601,553
66	Movements during the quarter	1,073,204	-6	0	-6	0	1,073,192
67	Written off during the quarter	0	0	0	0	0	-
68	Total other assets at end of quarter (65+66-67)	19,674,738	7	-	-	-	19,674,745
69	Realizable value of security			0	0	0	-
70	Other assets before provisioning (68-69)	19,674,738	7	-	-	-	19,674,745
71	Interest suspended			0	0	0	-
72	Provisions	57	0	0	0	0	57
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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		Pass or Acceptable 1	Special mention 2	Sub-standard 3	Doubtful 4	Loss/Bad 5	Total 6
(J) TOTAL EXPOSURE							
73	Total exposure at beginning of quarter	136,099,838	2,908,644	1,382,770	911,700	4,909,397	146,212,350
74	Movements during the quarter	3,260,634	(83,608)	(245,737)	199,915	147,835	3,279,040
75	Written off during the quarter	-	-	13,998	4,369	550,308	568,675
76	Total exposure at end of quarter (73+74-75)	139,360,472	2,825,037	1,123,035	1,107,247	4,506,924	148,922,714
77	Realizable value of security	-	-	783,543	750,002	2,711,297	4,244,841
78	Net exposure before provisioning (76-77)	139,360,472	2,825,037	339,493	357,245	1,795,627	144,677,873
79	Interest suspended	-	-	83,730	70,530	453,042	607,302
80	Provisions	1,018,731	56,496	243,344	290,183	1,912,450	3,521,204
81	Accounting adjustments on general provisions	-252,751	0	0	0	0	(252,751)
	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	(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	8,703,384	1,292,502	11,371,954	1,875,553	21,629,481	22,122,516	38,426,954	11,759,340	19,674,739	136,856,422
83	Overdues:	-	1	-	-	1,199,725	4,629,196	4,942,514	1,295,848	7	12,067,291
84	Amount overdue: 1 to < 2 months	0	0	0	0	47,587	501,826	1,869,793	86,173	0	2,505,479
85	Amount overdue: 2 to < 3 months	0	1	0	0	22,467	2,381,833	404,066	16,233	7	2,824,607
86	Amount overdue: 3 to < 6 months	0	0	0	0	92,056	320,027	638,032	73,701	0	1,123,816
87	Amount overdue: 6 to < 12 months	0	0	0	0	229,571	230,013	448,020	198,860	0	1,106,465
88	Amount overdue: 12 months and above	0	0	0	0	808,043	1,195,398	1,582,602	920,881	0	4,506,924
89	Gross Exposure	8,703,384	1,292,503	11,371,954	1,875,553	22,829,206	26,751,712	43,369,468	13,055,188	19,674,746	148,923,714

Line no	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	9,626,272	49,289,993	10,040,509	6,930,469	630,741	17,072,499	26,541	93,617,024
91	Overdues:	615,832	7,134,082	1,810,826	679,549	73,962	1,753,042	-	12,067,292
92	Amount overdue: 1 to < 2 months	430	0	0	0	0	27	0	458
93	Amount overdue: 1 to < 2 months	204,357	1,955,966	90,901	196,025	10,211	47,561	0	2,505,021
94	Amount overdue: 2 to < 3 months	107,233	1,316,019	579,515	74,313	10,332	737,195	0	2,824,607
95	Amount overdue: 3 to < 6 months	49,497	711,733	98,860	129,079	4,761	129,887	0	1,123,817
96	Amount overdue: 6 to < 12 months	45,435	646,882	174,476	102,969	2,113	134,590	0	1,106,465
97	Amount overdue: 12 months and above	208,879	2,503,482	867,073	177,163	46,545	703,782	0	4,506,924
98	Gross Exposure	10,242,104	56,424,075	11,851,334	7,610,018	704,703	18,825,541	26,541	105,684,317

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Line no	PART C GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwenya	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	439,119	10,293,011	1,571,987	2,084,074	929,710	77,444,958	768,154	669,215	1,674,184	580,323	4,148,627	1,444,079	3,612,290	105,659,730

100	Non-performing loans	21,402	540,394	29,297	253,767	32,400	5,280,940	50,952	10,634	39,585	7,977	149,625	92,007	228,233	6,737,213
101	Security values	8,797	341,461	16,244	195,460	15,108	3,373,583	23,400	5,418	24,208	2,565	83,928	52,527	131,578	4,274,278
102	Specific provisions	9,343	163,755	10,130	39,401	11,442	1,972,088	28,762	4,360	16,034	3,838	50,569	12,558	124,445	2,446,724
103	Net unsecured and with no provision	3,262	35,178	2,923	18,906	5,850	-64,731	-1,210	855	-657	1,574	15,128	26,923	-27,790	16,210
104	Number of clients	4,048	78,468	16,202	25,268	20,425	315,058	14,216	14,157	13,845	8,364	51,052	14,327	44,495	619,925

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	0	1,275,012	387,992	0	3,090,304	0	36,432,729	41,186,037
106	Exposures secured by commercial real estate	0	617,175	329,127	0	5,817,075	0	4,787,043	11,550,420

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	0	0	0	0
108	Fixed Property	202,048	294,860	5,923	-
109	Private dwelling	147,537	173,005	5,923	0
110	Commercial and Industrial	54,511	121,855	0	0
111	Vehicle and equipment	212,165	50,867	4,105	0
112	Other	0	0	0	0
113	Total	414,213	345,727	10,028	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	2,320
115	N\$ 500 - N\$ 1 000	833
116	N\$ 1 000 - N\$ 1 500	225
117	N\$ 1 500 - N\$ 3 000	227
118	N\$ 3 000 and above	58
119	Total granted and taken up	3,663