

BR-5011A001

V3 Institution:	INDUSTRY
Financial Year:	2021
Start Date:	2021.04.01
End Date:	2021.06.30

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	8,542,316	30	0	0	0	8,542,346
2	Movements during the quarter	-2,532,775	712	0	0	0	(2,532,067)
3	Written off during the quarter	0	0	0	0	0	0
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	6,009,537	742	0	0	0	6,010,279
5	Realizable value of security						
6	Net exposure to sovereign or central banks before provisioning (4-5)	6,009,537	742	0	0	0	6,010,279
7	Interest suspended						
8	Provisions	443	15	0	0	0	458
	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	2,303,072	0	0	0	0	2,303,072
10	Movements during the quarter	-484,575	0	0	0	0	(484,575)
11	Written off during the quarter	0	0	0	0	0	0
12	Gross exposure to public sector entities at end of quarter (9+10-11)	1,818,557	-	-	-	-	1,818,557
13	Realizable value of security						
14	Net exposure to public sector entities before provisioning (12-13)	1,818,557	-	-	-	-	1,818,557
15	Interest suspended						
16	Provisions	18,185	0	0	0	0	18,185
	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	11,336,180	0	0	0	0	11,336,180
18	Movements during the quarter	-1,741,692	0	0	0	0	(1,741,692)
19	Written off during the quarter	0	0	0	0	0	0
20	Gross exposure to banks at end of quarter (17+18-19)	9,594,488	-	-	-	-	9,594,488
21	Realizable value of security						
22	Net exposure to banks before provisioning (20-21)	9,594,488	-	-	-	-	9,594,488
23	Interest suspended						
24	Provisions	16,154	0	0	0	0	16,154
	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	1,850,599	0	0	0	0	1,850,599
26	Movements during the quarter	-26,071	0	0	0	0	(26,071)
27	Written off during the quarter	0	0	0	0	0	0
28	Gross exposure to security firms at end of quarter (25+26-27)	1,824,528	-	-	-	-	1,824,528
29	Realizable value of security						
30	Net exposure to security firms before provisioning (28-29)	1,824,528	-	-	-	-	1,824,528
31	Interest suspended						
32	Provisions	0	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	22,466,284	22,270	102,434	279,972	649,613	23,520,574
34	Movements during the quarter	1,627	-299	114,508	-24,081	115,788	207,542
35	Written off during the quarter	0	0	0	0	0	0
36	Gross exposure to corporates at end of quarter (33+34-35)	22,467,911	21,972	216,942	255,891	664,406	23,657,141
37	Realizable value of security						
38	Net exposure to corporates before provisioning (36-37)	22,467,911	21,972	216,942	255,891	664,406	23,657,141
39	Interest suspended						
40	Provisions	220,548	439	62,771	41,100	332,481	657,340
	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	22,282,446	656,003	252,287	366,943	869,001	24,426,680
42	Movements during the quarter	-370,286	1,538,791	-4,811	-138,527	227,689	1,242,875
43	Written off during the quarter	0	0	9,140	-2,844	115,144	122,228
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	21,912,160	2,194,793	247,958	225,472	984,549	25,561,926
45	Realizable value of security						
46	Net exposure to retail portfolio before provisioning (44-45)	21,912,160	2,194,793	247,958	225,472	984,549	25,561,926
47	Interest suspended						
48	Provisions	218,639	43,895	139,597	128,632	612,593	1,143,556
	Minimum provision in percentages, G-general, S-specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES							
49	Gross exposure to residential mortgage properties at beginning of quarter	39,251,992	457,627	623,065	356,981	1,769,903	42,459,568
50	Movements during the quarter	213,817	58,554	18,442	44,003	5,679	340,585
51	Written off during the quarter	0	0	0	0	11,109	11,109
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	39,465,809	516,182	641,507	401,074	1,784,473	42,789,044
53	Realizable value of security						
54	Net exposure to residential mortgage properties before provisioning (52-53)	39,465,809	516,182	641,507	401,074	1,784,473	42,789,044
55	Interest suspended						
56	Provisions	394,658	10,323	68,303	49,539	246,571	1,169,291
	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	11,209,393	42,289	187,529	169,190	1,129,020	12,737,422
58	Movements during the quarter	268,734	-19,790	-1,346	8,960	-6,656	249,901
59	Written off during the quarter	0	0	0	0	0	0
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	11,478,127	22,499	186,183	178,150	1,122,364	12,987,323
61	Realizable value of security						
62	Net exposure to commercial real estates before provisioning (60-61)	11,478,127	22,499	186,183	178,150	1,122,364	12,987,323
63	Interest suspended						
64	Provisions	114,781	449	21,533	15,300	323,089	475,173
	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	21,087,154	3	8	21	0	21,087,186
66	Movements during the quarter	-1,827,972	-3	-8	-13	0	(1,827,996)
67	Written off during the quarter	0	0	0	0	0	0
68	Total other assets at end of quarter (65+66-67)	19,259,181	0	0	8	0	19,259,189
69	Realizable value of security						
70	Other assets before provisioning (68-69)	19,259,181	0	0	8	0	19,259,189
71	Interest suspended						
72	Provisions	79	0	0	4	0	83
	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	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
(j) TOTAL EXPOSURE		1	2	3	4	5	6
73	Total exposure at beginning of quarter	140,329,436	1,178,222	1,185,323	1,173,107	4,417,538	148,283,626
74	Movements during the quarter	(6,499,137)	1,577,864	136,406	(109,549)	342,476	(4,651,849)
75	Written off during the quarter	-	-	9,140	-	197,228	206,312
76	Total exposure at end of quarter (73+74-75)	133,830,299	2,756,187	1,292,589	1,063,558	4,562,785	143,502,475
77	Realizable value of security	-	-	895,771	726,450	2,647,219	4,269,440
78	Net exposure before provisioning (76-77)	133,830,299	2,756,187	396,818	337,108	1,915,566	139,233,038
79	Interest suspended	-	-	92,083	69,272	509,574	670,909
80	Provisions	983,688	55,122	290,825	234,872	1,914,735	3,479,240
81	Accounting adjustments on general provisions	75,192	0	561	0	0	75,753
Minimum provision in percentages - General, Sub-specific		0.4%	0.2%	0.1%	0.1%	0.1%	0.1%

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 Portfolio	(G) Claims secured by Residential Mortgages	(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	5,965,910	1,818,557	9,594,488	1,824,528	22,353,759	21,293,080	37,441,211	11,238,244	19,259,181	130,789,959
83	Overdue:	772	0	0	0	1,303,383	4,268,846	5,347,853	1,740,079	0	12,660,600
84	Amount overdue: 1 to < 2 months	30	0	0	0	115,554	624,620	2,024,598	239,883	0	3,004,685
85	Amount overdue: 2 to < 3 months	742	0	0	0	21,970	2,184,793	516,182	22,499	0	2,756,186
86	Amount overdue: 3 to < 6 months	0	0	0	0	215,541	247,958	641,507	186,153	0	1,291,158
87	Amount overdue: 6 to < 12 months	0	0	0	0	225,911	215,933	401,074	178,150	0	1,055,076
88	Amount overdue: 12 months and above	0	0	0	0	694,406	981,542	1,764,473	1,122,364	0	4,562,785
89	Gross Exposure	5,966,682	1,818,557	9,594,488	1,824,528	23,657,142	25,561,925	42,789,044	12,887,323	19,259,181	143,456,876

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	9,894,411	48,092,530	11,079,381	6,782,420	645,460	18,098,357	21,728	87,807,655
91	Overdue:	869,284	7,692,431	1,821,156	624,376	65,112	1,607,780	0	12,609,920
92	Amount overdue: 1 to < 2 months	0	0	0	0	0	31	0	31
93	Amount overdue: 2 to < 3 months	199,247	2,264,482	174,947	214,962	9,985	141,031	0	3,004,654
94	Amount overdue: 3 to < 6 months	37,080	1,144,763	600,304	50,941	7,938	606,160	0	2,756,186
95	Amount overdue: 6 to < 12 months	50,425	628,635	178,520	115,666	4,475	114,866	0	1,291,158
96	Amount overdue: 12 months and above	85,626	579,151	109,618	93,483	1,645	185,553	0	1,055,076
97	Net unsecured and with no provision	198,397	2,967,200	757,366	149,124	41,070	561,139	0	4,562,785
98	Gross Exposure	9,983,696	55,775,381	12,900,536	7,406,796	710,572	17,704,138	21,728	104,677,655

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Line no.	PART C GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	Caprivi	Eroinge	Hardap	Karas	Kavango	Khomas	Kunene	Oshanauna	Omaheke	Onusati	Oshana	Oshikoto	Ojozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	427,292	10,100,759	1,592,368	2,941,845	900,272	76,822,819	873,908	629,533	1,847,308	548,588	4,082,090	1,481,745	3,581,017	104,529,553
100	Non-performing loans	17,582	553,936	37,483	261,810	28,166	5,383,553	52,562	9,011	33,791	5,291	178,510	118,992	225,354	6,805,762
101	Security values	7,138	344,577	19,280	200,157	10,305	3,584,644	25,445	3,957	21,282	223	95,607	87,638	134,150	4,298,216
102	Specific provisions	7,122	181,240	13,601	48,498	12,321	1,916,197	24,555	4,746	14,827	3,534	70,784	10,571	120,104	2,427,879
103	Net unsecured and with no provision	3,322	28,169	4,586	13,156	5,571	112,512	2,963	309	2,119	1,533	13,139	29,785	29,398	119,647
104	Number of clients	9,263	74,482	14,659	22,440	17,930	293,428	11,270	12,278	12,590	7,783	46,133	12,721	35,238	570,211

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	561,015	217,001	0	1,563,985	0	35,460,129	37,802,130
106	Exposures secured by commercial real estate	0	1,385,119	492,401	0	7,024,070	0	5,317,155	14,216,749

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Cumulative 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	96,663	230,041	11,844	0
109	Private dwelling	91,053	217,851	11,844	0
110	Commercial and Industrial	5,010	12,190	0	0
111	Vehicle and equipment	35,937	21,182	3,644	0
112	Other	0	0	0	0
113	Total	132,600	291,223	15,488	0

Line no.	Value of exposure NS'000	Number of residential mortgage loans granted and taken up
		1
114	NS 0 - NS 500	1,085
115	NS 500 - NS 1 000	669
116	NS 1 000 - NS 1 500	194
117	NS 1 500 - NS 3 000	189
118	NS 3 000 and above	33
119	Total granted and taken up	2,170