

V3	Institution:	INDUSTRY
	Financial Year:	2014
	Start Date:	2014-04-01
	End Date:	2014-06-30

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					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
	(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS						
1	Gross exposure to sovereign or central banks at beginning of quarter	626 834	-	-	-	-	626 834
2	Movements during the quarter	(82 285)	-	-	-	-	(82 285)
3	Written off during the quarter	-	-	-	-	-	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	544 549	-	-	-	-	544 549
5	Realizable value of security	-	-	-	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	544 549	-	-	-	-	544 549
7	Interest suspended	-	-	-	-	-	-
8	Provisions	84	-	-	-	-	84
	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	2 375 721	-	-	-	-	2 375 721
10	Movements during the quarter	50 836	-	-	-	-	50 836
11	Written off during the quarter	-	-	-	-	-	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	2 426 557	-	-	-	-	2 426 557
13	Realizable value of security	-	-	-	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	2 426 557	-	-	-	-	2 426 557
15	Interest suspended	-	-	-	-	-	-
16	Provisions	24 331	-	-	-	-	24 331
	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	6 884 063	-	-	-	-	6 884 063
18	Movements during the quarter	188 083	12	-	-	-	188 095
19	Written off during the quarter	-	-	-	-	-	-
20	Gross exposure to banks at end of quarter (17+18-19)	7 072 146	12	-	-	-	7 072 158
21	Realizable value of security	-	-	-	-	-	-
22	Net exposure to banks before provisioning (20-21)	7 072 146	12	-	-	-	7 072 158
23	Interest suspended	-	-	-	-	-	-
24	Provisions	-	-	-	-	-	-
	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
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(D) CLAIMS ON SECURITY FIRMS							
25	Gross exposure to security firms at beginning of quarter	-	-	-	-	-	-
26	Movements during the quarter	-	-	-	-	-	-
27	Written off during the quarter	-	-	-	-	-	-
28	Gross exposure to security firms at end of quarter (25+26-27)	-	-	-	-	-	-
29	Realizable value of security	-	-	-	-	-	-
30	Net exposure to security firms before provisioning (28-29)	-	-	-	-	-	-
31	Interest suspended	-	-	-	-	-	-
32	Provisions	-	-	-	-	-	-
	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	9 909 556	4 250	1 290	-	31 369	9 946 465
34	Movements during the quarter	47 817	(3 940)	1 019	33	(203)	44 726
35	Written off during the quarter	-	-	-	-	41	41
36	Gross exposure to corporates at end of quarter (33+34-35)	9 957 373	309	2 310	33	31 125	9 991 150
37	Realizable value of security	-	-	1 708	-	10 976	12 683
38	Net exposure to corporates before provisioning (36-37)	9 957 373	309	602	33	20 149	9 978 466
39	Interest suspended	-	-	36	1	7 393	7 430
40	Provisions	93 829	6	113	16	12 756	106 721
	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	15 903 607	357 956	77 910	39 118	204 806	16 583 397
42	Movements during the quarter	636 690	70 986	176	18 577	33 919	760 348
43	Written off during the quarter	-	-	2 253	8 029	41 341	51 623
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	16 540 297	428 942	75 834	49 665	197 383	17 292 121
45	Realizable value of security	-	-	23 847	20 132	67 740	111 719
46	Net exposure to retail portfolio before provisioning (44-45)	16 540 297	428 942	51 987	29 533	129 643	17 180 402
47	Interest suspended	-	-	2 849	3 167	29 947	35 963
48	Provisions	170 980	31 828	46 135	29 287	111 546	389 776
	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	23 093 835	488 165	158 475	39 579	247 984	24 028 039
50	Movements during the quarter	460 454	60 355	66 229	19 171	5 081	611 289
51	Written off during the quarter	-	-	303	-	1 176	1 479
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	23 554 289	548 520	224 401	58 750	251 889	24 637 849
53	Realizable value of security	-	-	195 249	51 514	188 666	435 429
54	Net exposure to residential mortgage properties before provisioning (52-53)	23 554 289	548 520	29 152	7 236	63 223	24 202 420
55	Interest suspended	-	-	15 092	3 152	44 165	62 409
56	Provisions	238 477	15 114	19 263	3 934	20 825	297 612
	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	7 619 705	20 405	4 260	5 936	17 925	7 668 231
58	Movements during the quarter	309 773	(3 635)	3 092	(3 150)	1 344	307 424
59	Written off during the quarter	-	-	-	-	206	206
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	7 929 478	16 770	7 352	2 786	19 062	7 975 449
61	Realizable value of security	-	-	5 432	2 687	14 822	22 941
62	Net exposure to commercial real estates before provisioning (60-61)	7 929 478	16 770	1 920	99	4 240	7 952 508
63	Interest suspended	-	-	420	238	4 226	4 883
64	Provisions	79 824	335	981	722	139	82 001
	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	10 010 219	-	-	-	-	10 010 219
66	Movements during the quarter	(25 832)	-	-	-	-	(25 832)
67	Written off during the quarter	-	-	-	-	-	-
68	Total other assets at end of quarter (65+66-67)	9 984 387	-	-	-	-	9 984 387
69	Realizable value of security	-	-	-	-	-	-
70	Other assets before provisioning (68-69)	9 984 387	-	-	-	-	9 984 387
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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(J) TOTAL EXPOSURE							
73	Total exposure at beginning of quarter	76 423 541	870 776	241 936	84 633	502 083	78 122 968
74	Movements during the quarter	1 585 537	123 778	70 517	34 630	40 140	1 854 601
75	Written off during the quarter	-	-	2 556	8 029	42 765	53 350
76	Total exposure at end of quarter (73+74-75)	78 009 077	994 553	309 896	111 234	499 459	79 924 220
77	Realizable value of security	-	-	226 235	74 333	282 203	582 772
78	Net exposure before provisioning (76-77)	78 009 077	994 553	83 661	36 901	217 255	79 341 448
79	Interest suspended	-	-	18 398	6 557	85 730	110 685
80	Provisions	607 525	47 283	66 492	33 959	145 265	900 525
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	544 549	2 426 557	7 072 146	-	9 955 996	16 399 261	23 391 311	7 929 479	9 984 387	77 703 687
83	Overdues:	-	-	12	-	35 154	917 434	1 246 965	45 970	-	2 245 534
84	Amount overdue: 1 to < 2 months	-	-	-	-	1 377	141 182	162 979	-	-	305 538
85	Amount overdue: 2 to < 3 months	-	-	12	-	309	357 670	461 193	16 770	-	835 954
86	Amount overdue: 3 to < 6 months	-	-	-	-	2 310	145 924	311 728	7 352	-	467 313
87	Amount overdue: 6 to < 12 months	-	-	-	-	33	78 960	95 146	2 786	-	176 925
88	Amount overdue: 12 months and above	-	-	-	-	31 125	193 697	215 919	19 062	-	459 804
89	Gross Exposure	544 549	2 426 557	7 072 158	-	9 991 150	17 316 695	24 638 276	7 975 449	9 984 387	79 949 221

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	9 546 942	31 320 829	7 365 589	3 908 524	574 499	7 177 357	-	59 893 740
91	Overdues:	402 086	1 292 446	197 547	130 188	30 263	168 001	-	2 220 532
92	Amount overdue: 1 to < 2 months	-	20 168	5 984	2 288	298	-	-	28 738
93	Amount overdue: 1 to < 2 months	102 178	153 001	28 121	11 384	9 207	1 032	-	304 922
94	Amount overdue: 2 to < 3 months	142 064	475 626	65 777	39 441	4 906	103 587	-	831 400
95	Amount overdue: 3 to < 6 months	69 293	312 726	15 946	33 448	10 200	10 037	-	451 649
96	Amount overdue: 6 to < 12 months	37 724	158 079	29 507	22 910	4 466	19 513	-	272 200
97	Amount overdue: 12 months and above	50 827	172 846	52 212	20 718	1 188	33 832	-	331 623
98	Gross Exposure	9 949 028	32 613 275	7 563 135	4 038 713	604 763	7 345 358	-	62 114 272

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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	239 943	7 619 010	1 084 490	1 687 511	682 969	43 435 871	517 654	149 618	953 947	142 283	2 332 397	1 127 085
100	Non-performing loans	7 673	134 587	28 534	14 986	7 091	622 198	5 177	2 130	11 920	488	61 015	7 434	17 355	920 589
101	Security values	4 254	92 872	17 294	6 344	3 532	399 899	2 630	873	7 943	53	33 594	3 895	9 588	582 770
102	Specific provisions	2 429	26 654	7 347	5 812	2 663	189 344	1 750	722	2 611	277	18 249	3 543	6 766	268 168
103	Net unsecured and with no provision	991	15 062	3 894	2 830	896	32 955	797	535	1 366	159	9 171	(4)	1 001	69 651
104	Number of clients	4 354	44 967	9 045	15 369	7 661	214 393	5 783	3 968	7 380	1 940	24 776	8 163	19 485	367 284

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	-	751 719	252 137	-	776 886	-
		-	-	-	-	-	-	-	-
106	Exposures secured by commercial real estate	-	1 854 303	432 138	-	4 199 591	-	3 646 227	10 132 259

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	6 929	11 786	1 973	-
109	Private dwelling	5 865	9 593	1 973	-
110	Commercial and Industrial	1 064	2 193	-	-
111	Vehicle and equipment	8 779	3 810	6 862	-
112	Other	-	-	-	-
113	Total	15 708	15 596	8 835	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	1 017
115	N\$ 500 - N\$ 1 000	751
116	N\$ 1 000 - N\$ 1 500	293
117	N\$ 1 500 - N\$ 3 000	247
118	N\$ 3 000 and above	50
119	Total granted and taken up	2 358