



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 31 March 2007

All amounts rounded off to the nearest NS000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 508 547	45 870	24 492	16 898	86 658	4 682 465
Less: Reclassified during the quarter	2	-	16 796	12 966	8 587	4 219	42 568
Written off during the quarter	3	-	-	-	-	13 179	13 179
Payments received and other credits	4	523 527	19 793	1 426	4 215	6 657	555 618
Add: Classified/reclassified during quarter	5	436 049	12 573	11 664	2 223	25 412	487 921
Finance charges earned and other debits	6	101 900	69	10	39	1 716	103 734
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 522 969	21 923	21 774	6 358	89 731	4 662 755
Realizable value of security	8			8 839	2 268	16 270	27 377
Net instalment sales and leases before provisioning (7 - 8)	9	4 522 969	21 923	12 935	4 090	73 461	4 635 378
Provisions	10	45 369	446	10 819	2 561	69 298	128 493
Interest suspended	11			1 090	1 741	35 070	37 901
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	11 981 913	100 595	72 785	37 490	149 300	12 342 083
Less: Reclassified during the quarter	13	54 883	34 769	24 222	13 423	17 317	144 614
Written off during the quarter	14	-	-	-	-	326	326
Payments received and other credits	15	107 669	6	1 048	1 748	2 515	112 986
Add: Classified/reclassified during quarter	16	239 261	196 834	30 068	18 952	35 871	520 986
Finance charges earned and other debits	17	266 049	392	2 328	8 238	1 101	278 108
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	12 324 671	263 046	79 911	49 509	166 114	12 883 251
Realizable value of security	19			68 817	42 296	128 120	239 233
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	12 324 671	263 046	11 094	7 213	37 994	12 644 018
Provisions	21	164 420	5 204	10 896	6 594	41 365	228 479
Interest suspended	22			9 221	3 048	45 773	58 042
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	3 912 496	226 189	10 993	12 449	150 835	4 312 962
Less: Reclassified during the quarter	24	21 477	44 977	8 464	5 047	12 860	92 825
Written off during the quarter	25	-	-	-	-	5 614	5 614
Payments received and other credits	26	980 191	-	44	49	478	980 762
Add: Classified/reclassified during quarter	27	1 352 217	67 027	22 451	6 063	12 783	1 460 541
Finance charges earned and other debits	28	152 530	8 512	1 221	395	2 993	165 651
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 415 575	256 751	26 157	13 811	147 659	4 859 953
Realizable value of security	30			12 023	5 739	61 432	79 194
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 415 575	256 751	14 134	8 072	86 227	4 780 759
Provisions	32	44 698	5 168	9 940	4 679	75 942	140 427
Interest suspended	33			1 103	1 260	48 924	51 287
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 483 279	130 411	10 555	9 853	47 673	1 681 771
Less: Reclassified during the quarter	35	63 458	60 889	7 165	5 214	1 630	138 366
Written off during the quarter	36	-	-	-	-	1 552	1 552
Payments received and other credits	37	101 838	82	66	59	20	102 065
Add: Classified/reclassified during quarter	38	119 876	1 483	8 218	6 716	3 711	140 004
Finance charges earned and other debits	39	59 482	63	1 245	1 360	985	63 135
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 497 341	70 986	12 787	12 656	49 167	1 642 937
Realizable value of security	41	-	-	3 197	294	9 640	13 131
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 497 341	70 986	9 590	12 362	39 527	1 629 806
Provisions	43	15 057	1 479	3 884	6 988	33 797	61 205
Interest suspended	44	-	-	600	1 676	20 395	22 671
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	534	-	-	-	-	534
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	-	-	-	-	-	-
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	6 969	-	-	-	-	6 969
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	7 503	-	-	-	-	7 503
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	7 503	-	-	-	-	7 503
Provisions	65	75	-	-	-	-	75
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 111 157	29 425	625	214	27 010	2 168 431
Less: Reclassified during the quarter	68	87 903	60 395	743	348	7 359	156 748
Written off during the quarter	69	-	-	-	-	979	979
Payments received and other credits	70	120 178	-	-	-	-	120 178
Add: Classified/reclassified during quarter	71	398 734	181 403	64 605	743	348	645 833
Finance charges earned and other debits	72	79 011	-	118	134	1 856	81 119
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 380 821	150 433	64 605	743	20 876	2 617 478
Realizable value of security	74	-	-	32 222	92	10 963	43 277
Net other loans, before provisions (73 - 74)	75	2 380 821	150 433	32 383	651	9 913	2 574 201
Provisions	76	23 897	3 037	22 649	606	9 913	60 102
Interest suspended	77	-	-	1 997	51	10 015	12 063
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	23 997 926	532 490	119 450	76 904	461 476	25 188 246
Less: Reclassified during the quarter	79	227 721	217 826	53 560	32 619	43 385	575 111
Written off during the quarter	80	-	-	-	-	21 650	21 650
Payments received and other credits	81	1 833 403	19 881	2 584	6 071	9 670	1 871 609
Add: Classified/reclassified during quarter	82	2 546 137	459 320	137 006	34 697	78 125	3 255 285
Finance charges earned and other debits	83	665 941	9 036	4 922	10 166	8 651	698 716
Gross total loans at end of quarter (78-79-80-81+82+83)	84	25 148 880	763 139	205 234	83 077	473 547	26 673 877
Realizable value of security	85	-	-	125 098	50 689	226 425	402 212
Net total loans, before provisions (84 - 85)	86	25 148 880	763 139	80 136	32 388	247 122	26 271 665
Provisions	87	293 516	15 334	58 188	21 428	230 315	618 781
Interest suspended	88	-	-	14 011	7 776	160 177	181 964
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, investments and all other assets before provisions	89	2 154 638	-	-	-	-	2 154 638
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDS, investments and all other assets (89 - 90)	91	2 154 638	-	-	-	-	2 154 638
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
		Sales			Loans	Loans	
Recoveries during the quarter	92	-	-	-	-	-	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank	Total						
		sales and leases	loans		loans	cards	& advances	advances							
		A	B	C	D	E	F	G	H						
Ageing analysis															
Total loans and advances	93	4 662 756	12 883 251	4 859 954	1 642 937	-	2 617 478	-	7 503	26 673 879					
Current (non-overdue) loans	94	4 497 808	12 438 942	4 393 934	1 534 641	-	2 523 758	-	7 503	25 396 586					
Overdues:	95	164 948	444 309	466 020	108 296	-	93 720	-	-	1 277 293					
Amounts overdue: <1 month	96	39 356	7 854	4 114	1 622	-	60 261	-	-	113 207					
Amounts overdue: 1 to < 3 months	97	14 789	231 434	128 458	18 916	-	225	-	-	393 822					
Amounts overdue: 3 to < 6 months	98	16 354	71 324	170 515	12 541	-	4 953	-	-	275 687					
Amounts overdue: 6 to <12 months	99	6 189	46 241	15 867	16 015	-	4 240	-	-	88 552					
Amounts overdue: 12 to <18 months	100	68 457	79 516	57 356	42 470	-	14 750	-	-	262 549					
Amounts overdue: 18 months and above	101	19 803	7 940	89 710	16 732	-	9 291	-	-	143 476					
Specific provisions															
Opening balance	102	94 617	70 791	120 141	46 056	-	14 250	-	-	345 855					
Amounts written off	103	13 179	443	5 571	1 478	-	979	-	-	21 650					
Recoveries of previous write-offs	104	879	6	438	212	-	296	-	-	1 831					
Charge per income statement	105	15 009	20 549	5 372	3 643	-	1 531	-	-	46 104					
Closing balance (102-103+104+105)	106	97 326	90 903	120 380	48 433	-	15 098	-	-	372 140					
General debt provisions															
Opening balance	107	31 323	128 096	107 045	14 122	-	13 390	-	5	293 981					
Charge per income statement	108	561	11 846	4 052	(1 821)	-	907	-	70	15 615					
Closing balance (99+100)	109	31 884	139 942	111 097	12 301	-	14 297	-	75	309 596					
Assets bought in or repossessed during the preceding five years and unsold															
Historical cost to date				Market value at date of return			Cumulative amounts written off to date		Liabilities iro legal, municipal & other costs to be settled prior to sale						
Companies acquired	110	-	-	-	-	-	-	-	-	-					
Fixed properties:															
Private dwellings	111	5 142	-	13 194	-	-	-	-	-	-					
Commercial and Industrial	112	4 447	-	11 829	-	-	-	-	-	-					
Vehicles and equipment	113	695	-	1 365	-	-	-	-	-	-					
Other	114	31 186	-	17 901	-	4 120	-	-	-	-					
	115	-	-	-	-	-	-	-	-	-					
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES															
Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	116	696 253	734 709	336 309	604 602	470 992	78 391	1 508 383	635 790	1 810 720	2 542 707	438 832	15 148 426	1 667 765	26 673 879
Non-performing loans	117	11 502	84 671	2 335	14 318	68 018	1 475	34 478	9 925	24 142	68 462	3 383	416 432	36 872	776 013
Security values	118	6 845	32 096	905	3 363	30 433	509	19 680	1 744	11 952	48 540	1 424	227 246	17 475	402 212
Specific provisions	119	4 343	47 416	1 269	10 386	35 462	817	13 637	7 919	11 086	27 826	1 727	191 535	18 471	371 894
Net unsecured and with no provision	120	314	5 159	161	569	2 123	149	1 161	262	1 104	(7 904)	232	(2 349)	926	1 907
Number of clients	121	3 299	219	279	1 254	1 072	433	2 346	1 378	1 179	7 243	764	194 951	3 790	218 207
4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES															
Line no.	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	
Distribution	122	51 269	2 681 781	462 823	971 837	181 572	19 459 054	193 823	13 507	401 346	316 496	424 670	478 318	1 037 381	26 673 877
Non-performing loans	123	1 678	90 106	9 691	30 152	5 508	555 666	6 945	1 762	4 678	15 547	14 237	11 689	28 356	776 015
Security values	124	857	42 526	5 742	14 802	1 382	302 403	3 241	1 510	1 760	6 588	6 205	3 156	12 038	402 210
Specific provisions	125	759	41 031	2 725	12 014	3 595	269 449	3 318	383	2 485	6 559	7 124	7 686	14 764	371 892
Net unsecured and with no provision	126	62	6 549	1 224	3 336	531	(16 186)	386	(131)	433	2 400	908	847	1 554	1 919
Number of clients	127	1 548	50 242	15 173	30 936	11 365	206 675	8 065	333	9 102	69 465	7 763	9 699	35 586	455 952



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 30 JUNE 2007

All amounts rounded off to the nearest NS000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 522 968	21 923	21 775	6 359	89 731	4 662 756
Less: Reclassified during the quarter	2	15 091	20 015	9 132	3 481	733	48 452
Written off during the quarter	3	-	-	-	-	9 970	9 970
Payments received and other credits	4	476 476	5 699	7 586	2 566	11 869	504 196
Add: Classified/reclassified during quarter	5	507 709	17 346	14 464	7 478	18 228	565 225
Finance charges earned and other debits	6	105 552	23	9	4	2 596	108 184
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 644 662	13 578	19 530	7 794	87 983	4 773 547
Realizable value of security	8	-	-	7 739	2 468	14 727	24 934
Net instalment sales and leases before provisioning (7 - 8)	9	4 644 662	13 578	11 791	5 326	73 256	4 748 613
Provisions	10	47 141	291	10 010	4 302	69 303	131 047
Interest suspended	11	-	-	886	2 136	37 076	40 098
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	12 324 671	263 043	79 911	49 509	166 115	12 883 249
Less: Reclassified during the quarter	13	36 897	187 676	40 389	25 403	25 934	316 299
Written off during the quarter	14	-	-	-	-	1 380	1 380
Payments received and other credits	15	124 809	7	9 156	901	19 499	154 372
Add: Classified/reclassified during quarter	16	393 655	68 032	91 890	32 237	40 591	626 405
Finance charges earned and other debits	17	373 073	2 679	3 165	2 583	3 780	385 280
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	12 929 693	146 071	125 421	58 025	163 673	13 422 883
Realizable value of security	19	-	-	89 540	49 699	126 372	265 611
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	12 929 693	146 071	35 881	8 326	37 301	13 157 272
Provisions	21	155 560	3 121	43 262	5 320	26 728	233 991
Interest suspended	22	-	-	8 987	3 817	43 917	56 721
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	4 415 575	256 752	26 156	13 812	147 659	4 859 954
Less: Reclassified during the quarter	24	133 844	162 454	52 099	28 439	7 494	384 330
Written off during the quarter	25	-	-	-	-	7 520	7 520
Payments received and other credits	26	1 316 557	90 050	3 880	11 173	24 388	1 446 048
Add: Classified/reclassified during quarter	27	1 197 850	58 415	43 163	32 812	30 199	1 362 439
Finance charges earned and other debits	28	153 523	8 518	5 588	4 990	4 328	176 947
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 316 547	71 181	18 928	12 002	142 784	4 561 442
Realizable value of security	30	-	-	6 176	2 232	58 058	66 466
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 316 547	71 181	12 752	9 770	84 726	4 494 976
Provisions	32	45 588	1 986	10 528	9 310	65 026	132 438
Interest suspended	33	-	-	450	1 100	48 043	49 593
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 497 342	70 985	12 787	12 656	49 167	1 642 937
Less: Reclassified during the quarter	35	-	65 179	72 475	54 026	2 077	193 757
Written off during the quarter	36	-	-	-	-	6 774	6 774
Payments received and other credits	37	125 433	84	83	20 214	47 275	193 089
Add: Classified/reclassified during quarter	38	149 784	4 196	67 052	70 065	56 894	347 991
Finance charges earned and other debits	39	87 095	290	2 500	3 521	1 322	94 728
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 608 788	10 208	9 781	12 002	51 257	1 692 036
Realizable value of security	41	-	-	2 684	3 108	16 139	21 931
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 608 788	10 208	7 097	8 894	35 118	1 670 105
Provisions	43	16 825	242	4 659	7 293	34 421	63 440
Interest suspended	44	-	-	600	1 610	21 282	23 492
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	7 503	-	-	-	-	7 503
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	-	-	-	-	-	-
Add: Classified/reclassified during quarter	60	13 837	-	-	-	-	13 837
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	21 340	-	-	-	-	21 340
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	21 340	-	-	-	-	21 340
Provisions	65	213	-	-	-	-	213
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 465 191	58 566	60 395	743	28 281	2 613 176
Less: Reclassified during the quarter	68	-	22 830	82 765	8 488	-	114 083
Written off during the quarter	69	-	-	-	-	1 371	1 371
Payments received and other credits	70	240 156	43 796	-	18 147	14 890	316 989
Add: Classified/reclassified during quarter	71	276 525	10 870	26 841	82 765	11 011	408 012
Finance charges earned and other debits	72	43 120	-	2 236	3 332	3 712	52 400
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 544 680	2 810	6 707	60 205	26 743	2 641 145
Realizable value of security	74	-	-	5 910	25 748	12 165	43 823
Net other loans, before provisions (73 - 74)	75	2 544 680	2 810	797	34 457	14 578	2 597 322
Provisions	76	27 029	155	603	30 155	14 578	72 520
Interest suspended	77	-	-	194	4 308	9 174	13 676
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	25 233 250	671 269	201 024	83 079	480 953	26 669 575
Less: Reclassified during the quarter	79	185 832	458 154	256 860	119 837	36 238	1 056 921
Written off during the quarter	80	-	-	-	-	27 015	27 015
Payments received and other credits	81	2 283 431	139 636	20 705	53 001	117 921	2 614 694
Add: Classified/reclassified during quarter	82	2 539 360	158 859	243 410	225 357	156 923	3 323 909
Finance charges earned and other debits	83	762 363	11 510	13 498	14 430	15 738	817 539
Gross total loans at end of quarter (78-79-80-81+82+83)	84	26 065 710	243 848	180 367	150 028	472 440	27 112 393
Realizable value of security	85	-	-	112 049	83 255	227 461	422 765
Net total loans, before provisions (84 - 85)	86	26 065 710	243 848	68 318	66 773	244 979	26 689 628
Provisions	87	292 356	5 795	69 062	56 380	210 056	633 649
Interest suspended	88	-	-	11 117	12 971	159 492	183 580
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, investments and all other assets before provisions	89	2 271 554	-	-	-	-	2 271 554
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	2 271 554	-	-	-	-	2 271 554
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
		Sales			Loans	Loans	
Recoveries during the quarter	92	-	-	-	-	-	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank	Total							
		sales and leases	loans		loans	cards	& advances	advances								
		A	B	C	D	E	F	G	H							
Ageing analysis Total loans and advances Current (non-overdue) loans Overdues: Amounts overdue: <1 month Amounts overdue: 1 to < 3 months Amounts overdue: 3 to < 6 months Amounts overdue: 6 to <12 months Amounts overdue: 12 to <18 months Amounts overdue: 18 months and above	93	4 773 549	13 422 858	4 561 434	1 692 036	-	2 641 146		21 340	27 112 363						
	94	4 618 456	12 910 004	4 338 446	1 614 339	-	2 544 747		21 340	26 047 332						
	95	155 093	512 854	222 988	77 697	-	96 399		-	1 065 031						
	96	39 304	16 753	2 400	1 386	-	5 758		-	65 601						
	97	8 543	192 675	56 156	12 367	-	2 866		-	272 607						
	98	13 797	147 666	15 106	14 172	-	59 713		-	250 454						
	99	6 535	46 195	10 650	14 513	-	781		-	78 674						
	100	71 730	100 767	135 179	32 118	-	19 931		-	359 725						
	101	15 184	8 798	3 497	3 141	-	7 350		-	37 970						
	102	97 324	90 902	120 380	48 433	-	15 098		-	372 137						
	103	9 971	1 229	7 693	6 647	-	1 371		-	26 911						
104	1 093	6	346	217	-	303		-	1 965							
105	10 061	11 010	3 110	6 249	-	3 266		-	33 696							
106	98 507	100 689	116 143	48 252	-	17 296		-	380 887							
Specific provisions Opening balance Amounts written off Recoveries of previous write-offs Charge per income statement Closing balance (102-103+104+105)	107	31 884	139 941	111 096	12 301	-	14 297		75	309 594						
	108	849	(13 924)	(722)	667	-	2		1 686	(11 442)						
	109	32 733	125 981	110 625	12 988	-	15 883		213	298 403						
	110	-	-	-	-	-	-		-	-						
General debt provisions Opening balance Charge per income statement Closing balance (99+100)	111	6 661		14 408						-						
	112	6 291		14 138						-						
	113	370		270						-						
	114	34 098		17 016		5 977				-						
	115	-		-		-				-						
	Assets bought in or repossessed during the preceding five years and unsold Companies acquired Fixed properties: Private dwellings Commercial and Industrial Vehicles and equipment Other	116	720 442	963 659	287 555	468 052	1 439 729	173 782	4 342 252	697 222	629 471	2 173 142	1 795 623	12 675 009	746 463	27 112 401
		117	10 352	84 838	3 692	5 608	83 686	3 154	85 552	12 328	3 493	70 315	27 567	393 175	18 423	802 183
		118	5 961	32 862	1 429	773	36 131	1 274	39 091	2 837	1 669	33 574	12 516	236 173	8 456	412 746
		119	3 579	43 498	1 966	4 904	43 116	1 586	41 982	9 098	1 449	34 958	13 143	170 776	10 834	380 889
		120	812	8 478	297	(69)	4 439	294	4 479	393	375	1 783	1 908	(13 774)	(867)	8 548
		121	3 959	2 376	1 065	877	7 477	976	21 319	2 443	1 036	5 995	9 188	164 953	1 972	223 636
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES		116	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communi-cation	Finance and insurance	Real estate and business services	Government Services	Individuals	Other	Total
		117	1	2	3	4	5	6	7	8	9	10	11	12	13	14
		118	720 442	963 659	287 555	468 052	1 439 729	173 782	4 342 252	697 222	629 471	2 173 142	1 795 623	12 675 009	746 463	27 112 401
		119	10 352	84 838	3 692	5 608	83 686	3 154	85 552	12 328	3 493	70 315	27 567	393 175	18 423	802 183
		120	5 961	32 862	1 429	773	36 131	1 274	39 091	2 837	1 669	33 574	12 516	236 173	8 456	412 746
	121	3 579	43 498	1 966	4 904	43 116	1 586	41 982	9 098	1 449	34 958	13 143	170 776	10 834	380 889	
	122	812	8 478	297	(69)	4 439	294	4 479	393	375	1 783	1 908	(13 774)	(867)	8 548	
	123	3 959	2 376	1 065	877	7 477	976	21 319	2 443	1 036	5 995	9 188	164 953	1 972	223 636	
	4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	122	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
		123	1	2	3	4	5	6	7	8	9	10	11	12	13	14
		124	59 636	3 207 755	446 992	983 590	220 420	19 384 718	200 223	15 797	338 941	332 542	519 928	402 272	999 587	27 112 401
125		1 608	93 306	13 593	34 447	5 563	571 239	5 935	50	4 321	20 044	14 659	10 846	26 575	802 186	
126		812	44 236	7 072	17 755	1 734	305 618	2 648	23	1 515	10 649	5 709	2 527	12 447	412 745	
127		719	41 201	4 909	14 205	3 311	276 290	2 849	24	2 393	7 055	8 008	7 305	12 620	380 889	
128		77	7 869	1 612	2 487	518	(10 869)	438	3	413	2 340	942	1 014	1 508	8 552	
129		1 815	48 836	15 194	32 063	11 901	210 356	8 492	408	7 413	71 495	9 720	9 076	37 369	464 138	



BANK OF NAMIBIA

NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 30 SEPTEMBER 2007

All amounts rounded off to the nearest NS000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 644 662	13 580	19 530	7 794	87 983	4 773 549
Less: Reclassified during the quarter	2	66 090	13 080	6 980	3 801	11 173	101 124
Written off during the quarter	3	-	-	-	484	736	17 456
Payments received and other credits	4	463 616	468	7 163	2 196	6 075	479 518
Add: Classified/reclassified during quarter	5	482 639	67 689	14 256	6 705	16 671	587 960
Finance charges earned and other debits	6	110 097	-	-	-	6 029	116 126
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 707 692	67 721	19 159	7 786	75 979	4 878 317
Realizable value of security	8	-	-	6 449	1 518	14 054	22 021
Net instalment sales and leases before provisioning (7 - 8)	9	4 707 692	67 721	12 710	6 248	61 925	4 856 296
Provisions	10	32 831	1 557	4 479	26 651	47 491	113 009
Interest suspended	11	-	-	-	7 900	2 126	49 898
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	12 929 693	146 073	125 421	57 998	162 269	13 421 454
Less: Reclassified during the quarter	13	360 388	77 534	66 031	10 578	5 283	519 814
Written off during the quarter	14	-	-	-	-	1 462	1 462
Payments received and other credits	15	164 130	-	29 544	4	5 139	198 817
Add: Classified/reclassified during quarter	16	276 239	95 320	39 025	11 506	29 165	451 255
Finance charges earned and other debits	17	423 434	1 775	3 345	11 920	9 189	449 663
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	13 104 848	165 634	72 216	70 842	188 739	13 602 279
Realizable value of security	19	-	-	63 549	60 241	145 192	268 982
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	13 104 848	165 634	8 667	10 601	43 547	13 333 297
Provisions	21	80 149	2 439	2 791	5 039	39 035	129 453
Interest suspended	22	-	-	-	5 598	6 054	56 982
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	4 316 548	71 181	18 928	11 993	142 793	4 561 443
Less: Reclassified during the quarter	24	31 680	13 309	15 508	4 380	8 572	73 449
Written off during the quarter	25	-	-	-	2 354	8 505	10 859
Payments received and other credits	26	1 249 515	3	5 145	6 659	6 187	1 267 509
Add: Classified/reclassified during quarter	27	1 243 362	32 980	15 068	52 364	14 831	1 358 605
Finance charges earned and other debits	28	140 213	9 628	494	3 644	3 453	157 432
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 418 928	100 477	13 837	54 608	137 813	4 725 663
Realizable value of security	30	-	-	6 176	18 189	48 761	73 126
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 418 928	100 477	7 661	36 419	89 052	4 652 537
Provisions	32	34 529	1 059	3 022	13 740	71 751	124 101
Interest suspended	33	-	-	-	2 484	22 018	45 710
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 608 789	10 209	9 780	12 002	51 256	1 692 036
Less: Reclassified during the quarter	35	110 090	6 829	7 468	4 685	2 394	131 466
Written off during the quarter	36	-	-	-	1 726	13 467	15 193
Payments received and other credits	37	135 256	20	40	537	3 900	139 753
Add: Classified/reclassified during quarter	38	101 390	12 760	4 387	6 091	7 361	131 989
Finance charges earned and other debits	39	93 581	244	1 678	676	3 002	99 181
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 558 414	16 364	8 337	11 821	41 858	1 636 794
Realizable value of security	41	-	-	2 258	3 160	7 842	13 260
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 558 414	16 364	6 079	8 661	34 016	1 623 534
Provisions	43	10 969	547	3 319	6 019	30 823	51 677
Interest suspended	44	-	-	1 608	2 685	18 765	23 058
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	21 340	-	-	-	-	21 340
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	21 320	-	-	-	-	21 320
Add: Classified/reclassified during quarter	60	-	-	-	-	-	-
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	20	-	-	-	-	20
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	20	-	-	-	-	20
Provisions	65	-	-	-	-	-	-
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 455 973	94 677	10 917	60 205	18 774	2 640 546
Less: Reclassified during the quarter	68	23 029	97 920	10 267	60 065	3 090	194 371
Written off during the quarter	69	-	-	98	301	1 048	1 447
Payments received and other credits	70	128 274	-	3 802	2 120	2 346	136 542
Add: Classified/reclassified during quarter	71	202 718	16 832	3 309	5 231	66 262	294 352
Finance charges earned and other debits	72	80 003	-	-	-	-	80 003
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 587 391	13 589	59	2 950	78 552	2 682 541
Realizable value of security	74	-	-	-	2 447	32 201	34 648
Net other loans, before provisions (73 - 74)	75	2 587 391	13 589	59	503	46 351	2 647 893
Provisions	76	24 894	514	58	379	40 320	66 165
Interest suspended	77	-	-	194	229	14 692	15 115
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	25 977 005	335 720	184 576	149 992	463 075	27 110 368
Less: Reclassified during the quarter	79	591 277	208 672	106 254	83 509	30 512	1 020 224
Written off during the quarter	80	-	-	582	5 117	41 938	47 637
Payments received and other credits	81	2 162 111	491	45 694	11 516	23 647	2 243 459
Add: Classified/reclassified during quarter	82	2 306 348	225 581	76 045	81 897	134 290	2 824 161
Finance charges earned and other debits	83	847 328	11 647	5 517	16 240	21 673	902 405
Gross total loans at end of quarter (78-79-80-81+82+83)	84	26 377 293	363 785	113 608	147 987	522 941	27 525 614
Realizable value of security	85	-	-	78 432	85 555	248 050	412 037
Net total loans, before provisions (84 - 85)	86	26 377 293	363 785	35 176	62 432	274 891	27 113 577
Provisions	87	183 372	6 116	13 669	51 828	229 420	484 405
Interest suspended	88	-	-	17 784	33 112	186 047	236 943
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, investments and all other assets before provisions	89	2 272 246	-	-	-	-	2 272 246
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	2 272 246	-	-	-	-	2 272 246
		Instalment	Mortgages	Overdrafts	Personal	All Other	Total
		Sales			Loans	Loans	
Recoveries during the quarter	92	-	-	-	-	-	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	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						
Ageing analysis															
Total loans and advances	93	4 878 315	13 602 279	4 725 660	1 636 794	-	2 682 541	20	27 525 609						
Current (non-overdue) loans	94	4 740 306	13 199 105	4 220 173	1 562 352	-	2 600 244	20	26 322 200						
Overdues:	95	138 009	403 174	505 487	74 442	-	82 297	-	1 203 409						
Amounts overdue: <1 month	96	31 698	18 498	879	1 040	-	31	-	52 146						
Amounts overdue: 1 to < 3 months	97	9 871	152 092	302 680	14 925	-	2 681	-	482 249						
Amounts overdue: 3 to < 6 months	98	15 961	62 500	58 990	13 630	-	1 090	-	152 171						
Amounts overdue: 6 to <12 months	99	6 685	52 384	16 191	15 783	-	57 686	-	148 729						
Amounts overdue: 12 to <18 months	100	66 217	106 721	108 042	26 531	-	15 137	-	322 648						
Amounts overdue: 18 months and above	101	7 577	10 979	18 705	2 533	-	5 672	-	45 466						
Specific provisions															
Opening balance	102	98 498	99 259	116 143	48 253	-	18 046	-	380 199						
Amounts written off	103	18 676	1 448	10 911	15 155	-	1 447	-	47 637						
Recoveries of previous write-offs	104	927	2	655	262	-	393	-	2 239						
Charge per income statement	105	8 576	(18 099)	33 961	7 574	-	(1 279)	-	30 733						
Closing balance (102-103+104+105)	106	89 325	79 714	139 848	40 934	-	15 713	-	365 534						
General debt provisions															
Opening balance	107	32 733	125 981	110 625	12 968	-	15 854	213	298 374						
Charge per income statement	108	369	10 137	3 562	(600)	-	691	(213)	13 946						
Closing balance (99+100)	109	33 102	136 118	114 187	12 368	-	16 545	-	312 320						
Assets bought in or repossessed during the preceding five years and unsold															
Historical cost to date			Market value at date of return		Cumulative amounts written off to date		Liabilities to legal, municipal & other costs to be settled prior to sale								
Companies acquired	110	-	-	-	-	-	-	-	-						
Fixed properties:															
Private dwellings	111	6 613		8 872		5 788									
Commercial and Industrial	112	5 918		8 052		5 788									
Vehicles and equipment	113	695		820		-									
Other	114	21 001		5 771		19 197									
	115	-		-		-									
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES															
Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and Insurance	Real estate and business services	Government Services	Individuals	Other	Total	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	116	729 686	597 751	524 210	583 080	444 400	85 869	1 463 423	348 628	1 552 767	3 843 915	651 889	15 972 354	727 638	27 525 610
Non-performing loans	117	11 042	57 589	2 319	9 068	63 054	1 266	23 518	9 326	23 281	100 653	6 825	449 744	26 848	784 533
Security values	118	7 257	25 792	891	3 062	24 001	416	12 181	1 454	12 022	47 792	3 069	266 630	7 470	412 037
Specific provisions	119	3 789	24 146	1 230	6 052	34 068	671	10 947	7 952	11 078	68 726	3 549	169 622	17 692	359 522
Net unsecured and with no provision	120	(4)	7 651	198	(46)	4 985	179	390	(80)	181	(15 865)	207	13 492	1 686	12 974
Number of clients	121	3 243	207	258	1 119	1 058	433	2 156	1 329	1 226	9 454	534	193 984	1 840	216 841
4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES															
Line no.	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	
Distribution	122	52 536	3 115 143	414 888	924 444	206 388	20 105 957	174 383	25 268	326 905	345 903	498 361	422 479	910 954	27 523 609
Non-performing loans	123	1 438	94 179	12 050	32 369	5 068	565 464	5 245	463	3 191	18 800	13 247	10 065	22 953	784 532
Security values	124	766	43 902	6 641	17 171	2 221	306 819	2 469	398	970	11 252	5 073	2 581	11 775	412 038
Specific provisions	125	674	38 380	4 380	13 978	2 625	263 731	2 541	96	1 997	5 558	7 776	7 016	10 768	359 520
Net unsecured and with no provision	126	(2)	11 897	1 029	1 220	222	(5 086)	235	(31)	224	1 990	398	468	410	12 974
Number of clients	127	1 531	52 024	14 764	30 409	11 433	210 976	7 808	392	8 254	72 895	7 643	9 092	34 390	461 611



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 31 DECEMBER 2007**

All amounts rounded off to the nearest NS000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	Total
		1	2	3	4	5	6
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 707 691	67 720	19 159	7 767	75 978	4 878 315
Less: Reclassified during the quarter	2	848	12 387	7 463	4 040	4 552	29 290
Written off during the quarter	3	-	-	46	2 339	9 140	11 525
Payments received and other credits	4	539 555	312	7 495	413	11 553	559 328
Add: Classified/reclassified during quarter	5	531 180	6 769	11 628	8 784	11 267	569 628
Finance charges earned and other debits	6	116 842	-	14	-	6 226	123 082
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 815 310	61 790	15 797	9 759	68 226	4 970 882
Realizable value of security	8	-	-	5 947	2 474	13 802	22 223
Net instalment sales and leases before provisioning (7 - 8)	9	4 815 310	61 790	9 850	7 285	54 424	4 948 659
Provisions	10	48 958	1 292	9 020	4 437	51 696	115 403
Interest suspended	11	-	-	2 491	1 854	39 893	44 238
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(B) MORTGAGES							
Gross mortgage loans at beginning of quarter	12	13 104 848	165 635	72 216	70 842	188 738	13 602 279
Less: Reclassified during the quarter	13	123 715	54 961	37 350	31 705	5 603	253 334
Written off during the quarter	14	-	-	9	-	6 528	6 537
Payments received and other credits	15	253 502	-	4 344	2 018	10 309	270 173
Add: Classified/reclassified during quarter	16	316 596	66 334	52 540	31 187	42 551	509 208
Finance charges earned and other debits	17	458 950	2 384	2 824	1 268	7 394	472 820
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	13 503 177	179 392	85 877	69 574	216 243	14 054 263
Realizable value of security	19	-	-	74 276	59 042	170 010	303 328
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	13 503 177	179 392	11 601	10 532	46 233	13 750 935
Provisions	21	173 264	3 675	12 667	7 343	46 241	243 190
Interest suspended	22	-	-	2 028	4 676	52 671	59 375
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS							
Gross overdrafts at beginning of quarter	23	4 418 928	100 477	13 836	54 608	137 811	4 725 660
Less: Reclassified during the quarter	24	13 330	36 698	11 797	6 424	2 608	70 857
Written off during the quarter	25	-	-	46	170	18 466	18 682
Payments received and other credits	26	1 442 534	28 686	944	1 353	12 238	1 485 755
Add: Classified/reclassified during quarter	27	1 557 666	14 163	16 146	8 089	15 126	1 611 190
Finance charges earned and other debits	28	160 248	3 556	256	1 867	4 766	170 693
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 680 978	52 812	17 451	56 617	124 391	4 932 249
Realizable value of security	30	-	-	10 631	20 748	48 123	79 502
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 680 978	52 812	6 820	35 869	76 268	4 852 747
Provisions	32	48 017	1 061	3 959	24 178	58 502	135 717
Interest suspended	33	-	-	1 020	11 194	49 862	62 076
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

(D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	1 558 413	16 365	8 338	11 820	41 858	1 636 794
Less: Reclassified during the quarter	35	50 996	7 706	7 102	5 929	3 591	75 324
Written off during the quarter	36	-	-	720	67	7 270	8 057
Payments received and other credits	37	130 549	6 199	51	174	1 995	138 968
Add: Classified/reclassified during quarter	38	89 495	1 182	9 655	5 924	9 002	115 258
Finance charges earned and other debits	39	99 439	128	339	483	1 133	101 522
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 565 802	3 770	10 459	12 057	39 137	1 631 225
Realizable value of security	41	-	-	2 716	1 403	6 696	10 815
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 565 802	3 770	7 743	10 654	32 441	1 620 410
Provisions	43	15 720	112	4 569	6 471	27 893	54 765
Interest suspended	44	-	-	413	1 553	19 047	21 013
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(E) CREDIT CARDS							
Gross credit card balances at beginning of quarter	45	-	-	-	-	-	-
Less: Reclassified during the quarter	46	-	-	-	-	-	-
Written off during the quarter	47	-	-	-	-	-	-
Payments received and other credits	48	-	-	-	-	-	-
Add: Classified/reclassified during quarter	49	-	-	-	-	-	-
Finance charges earned and other debits	50	-	-	-	-	-	-
Gross credit card balances at end of quarter (45-46-47-48+49+50)	51	-	-	-	-	-	-
Realizable value of security	52	-	-	-	-	-	-
Net credit card balances at end of quarter, before provisions (51-52)	53	-	-	-	-	-	-
Provisions	54	-	-	-	-	-	-
Interest suspended	55	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(F) LOANS TO BANKS							
Gross loans to banks at beginning of quarter	56	20	-	-	-	-	20
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	20	-	-	-	-	20
Add: Classified/reclassified during quarter	60	2 479	-	-	-	-	2 479
Finance charges earned and other debits	61	-	-	-	-	-	-
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	2 479	-	-	-	-	2 479
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	2 479	-	-	-	-	2 479
Provisions	65	25	-	-	-	-	25
Interest suspended	66	-	-	-	-	-	-
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(G) OTHER LOANS & ADVANCES							
Gross other loans at beginning of quarter	67	2 587 391	13 589	59	2 950	78 552	2 682 541
Less: Reclassified during the quarter	68	12 316	2 667	255	2 872	-	18 110
Written off during the quarter	69	-	-	1 219	-	913	2 132
Payments received and other credits	70	32 728	-	-	47	13 326	46 101
Add: Classified/reclassified during quarter	71	101 717	22 954	1 931	10 848	2 872	140 322
Finance charges earned and other debits	72	108 837	-	2	18	5 907	114 764
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 752 901	33 876	518	10 897	73 092	2 871 284
Realizable value of security	74	-	-	-	83	25 151	25 234
Net other loans, before provisions (73 - 74)	75	2 752 901	33 876	518	10 814	47 941	2 846 050
Provisions	76	32 659	734	1 848	680	40 109	76 030
Interest suspended	77	-	-	521	229	14 957	15 707
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(H) TOTAL LOANS & ADVANCES							
Gross total loans at beginning of quarter	78	26 377 291	363 786	113 608	147 987	522 937	27 525 609
Less: Reclassified during the quarter	79	201 205	114 419	63 967	50 970	16 354	446 915
Written off during the quarter	80	-	-	2 040	2 576	42 317	46 933
Payments received and other credits	81	2 398 888	35 197	12 834	4 005	49 421	2 500 345
Add: Classified/reclassified during quarter	82	2 599 133	111 402	91 900	64 832	80 818	2 948 085
Finance charges earned and other debits	83	944 316	6 088	3 435	3 636	25 426	982 881
Gross total loans at end of quarter (78-79-80-81+82+83)	84	27 320 647	331 640	130 102	158 904	521 089	28 462 382
Realizable value of security	85	-	-	93 570	83 750	263 782	441 102
Net total loans, before provisions (84 - 85)	86	27 320 647	331 640	36 532	75 154	257 307	28 021 280
Provisions	87	318 643	6 874	32 063	43 109	224 441	625 130
Interest suspended	88	-	-	6 473	19 506	176 430	202 409
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
MEMORANDUM ITEMS							
NCDS, investments and all other assets before provisions	89	2 237 593	-	-	-	-	2 237 593
Provisions made in respect of any of the above assets	90	-	-	-	-	-	-
Net NCDs, investments and all other assets (89 - 90)	91	2 237 593	-	-	-	-	2 237 593
Recoveries during the quarter	92	-	-	-	-	-	-

2. ASSET QUALITY & PROVISION FOR LOAN LOSSES	Line no.	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank							
		sales and leases	loans		loans	cards	& advances	advances							
		A	B	C	D	E	F	G	H						
Ageing analysis															
Total loans and advances	93	4 970 882	14 054 263	4 932 250	1 631 225	-	2 871 284	-	2 479						28 462 383
Current (non-overdue) loans	94	4 831 149	13 478 827	4 690 698	1 559 058	-	2 785 054	-	2 479						27 347 265
Overdues:	95	139 733	575 436	241 552	72 167	-	86 230	-	-						1 115 118
Amounts overdue: <1 month	96	43 450	14 175	955	1 065	-	45	-	-						59 690
Amounts overdue: 1 to < 3 months	97	9 628	248 135	46 962	16 066	-	2 444	-	-						323 235
Amounts overdue: 3 to < 6 months	98	13 128	110 384	21 204	12 339	-	1 876	-	-						158 931
Amounts overdue: 6 to <12 months	99	7 580	73 568	59 460	16 329	-	66 822	-	-						223 759
Amounts overdue: 12 to <18 months	100	58 671	115 581	53 028	25 207	-	14 658	-	-						267 145
Amounts overdue: 18 months and above	101	7 276	13 593	59 943	1 161	-	385	-	-						82 358
Specific provisions															
Opening balance	102	89 324	79 714	139 848	40 934	-	15 713	-	-						365 533
Amounts written off	103	11 525	6 450	18 798	8 041	-	2 119	-	-						46 933
Recoveries of previous write-offs	104	5 414	-	623	249	-	373	-	-						6 659
Charge per income statement	105	(11 921)	12 372	(13 951)	9 608	-	28 670	-	-						24 778
Closing balance (102-103+104+105)	106	71 292	85 636	107 722	42 750	-	42 637	-	-						350 037
General debt provisions															
Opening balance	107	33 101	136 118	114 187	12 367	-	16 544	-	-						312 317
Charge per income statement	108	1 141	3 630	1 689	15	-	6 699	-	25						13 199
Closing balance (99+100)	109	34 242	139 748	115 876	12 382	-	23 243	-	25						325 516
Assets bought in or repossessed during the preceding five years and unsold															
Companies acquired	110	-	-	-	-	-	-	-	-						-
Fixed properties:	111	6 116	-	14 050	-	-	-	-	-						-
Private dwellings	112	5 421	-	13 230	-	-	-	-	-						-
Commercial and Industrial	113	695	-	820	-	-	-	-	-						-
Vehicles and equipment	114	18 647	-	5 840	-	21 367	-	-	-						-
Other	115	-	-	-	-	-	-	-	-						-
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES															
Line no.	Agriculture & Forestry	Fishing	Mining	Manufacturing	Construction	Electricity, Gas & Water	Trade & Accommodation	Transport and Communication	Finance and Insurance	Real estate and business services	Government Services	Individuals	Other	Total	
															1
Distribution	116	811 131	662 100	566 428	613 671	470 839	95 599	1 786 713	390 415	1 551 461	3 853 406	661 899	16 506 560	492 162	28 462 384
Non-performing loans	117	16 633	52 286	2 590	9 218	60 559	1 360	25 037	11 377	27 200	104 801	16 404	473 217	9 416	810 098
Security values	118	11 649	21 783	1 101	3 282	18 443	256	12 878	2 751	15 516	53 015	3 026	294 123	3 278	441 101
Specific provisions	119	4 304	21 426	1 296	5 928	33 940	1 003	11 989	8 690	11 392	50 228	2 785	185 212	6 043	344 236
Net unsecured and with no provision	120	680	9 077	193	8	8 176	101	170	(64)	292	1 558	10 593	(6 118)	95	24 761
Number of clients	121	3 324	213	299	1 027	1 023	419	2 747	868	1 213	8 874	286	213 683	2 042	236 018
4. GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES															
Line no.	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total	
															1
Distribution	122	57 882	3 370 634	431 418	992 571	217 952	20 518 869	180 413	29 759	354 672	405 367	494 155	459 072	949 622	28 462 386
Non-performing loans	123	1 105	84 341	4 339	31 313	6 629	610 919	4 670	1 228	4 329	19 508	11 243	8 890	21 584	810 098
Security values	124	589	43 138	1 670	17 994	4 030	335 784	2 780	991	2 663	13 308	4 352	2 036	11 766	441 101
Specific provisions	125	518	29 345	2 520	12 393	2 444	265 700	1 845	287	2 038	4 246	6 643	6 925	9 332	344 236
Net unsecured and with no provision	126	(2)	11 858	149	926	155	9 435	45	(50)	(372)	1 954	248	(71)	486	24 761
Number of clients	127	1 895	55 539	15 748	32 567	12 196	217 923	8 108	577	8 610	73 938	10 063	9 786	36 860	483 800