



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 31 March 2002**

	Line No	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total
<b>1. Loan Portfolio Amount</b>	1	648 820	1 020 299	2 136 068	3 700 873	1 592 730	2 511 031	-	228 698	-	308 961	162 247	<b>12 309 727</b>
<b>2. Overdue Amounts</b>	2												
Indicate when internal policy stipulates an amount is overdue *		Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Gross amount overdue at beginning of quarter	3	-	-	94 498	139 044	41 343	224 225	-	9	-	-	-	499 119
Less: Recovered during quarter	4	-	-	4 346	14 390	2 606	12 815	-	4	-	-	-	34 161
Rescheduled during quarter	5	-	-	199	359	67	1 497	-	-	-	-	-	2 122
Add: New overdues	6	-	-	33 248	28 029	5 932	42 497	-	6	-	-	-	109 712
Gross amount overdue at end of quarter (3-4-5+6)	7	-	-	123 201	152 324	44 602	252 410	-	11	-	-	-	572 548
Realizable value of security held	8	-	-	32 945	112 221	5 845	-	-	-	-	-	-	151 011
Net unsecured overdues (7-8)	9	-	-	90 256	40 103	38 757	252 410	-	11	-	-	-	421 537
Specific provision made against overdues	10	-	-	46 922	12 917	12 156	75 286	-	-	-	-	-	147 281
Interest suspended against overdue balances	11	-	-	34 911	16 311	5 830	71 329	-	-	-	-	-	128 381
Net balance (9-10-11)	12	-	-	8 423	10 875	20 771	105 795	-	11	-	-	-	145 875
Amounts written off during the quarter	13	-	-	2 808	1 912	814	4 145	-	-	-	-	-	9 679
- against provisions	14	-	-	2 808	1 912	809	3 962	-	-	-	-	-	9 491
- against income	15	-	-	-	-	5	183	-	-	-	-	-	188
Overdue amounts in respect of which no specific provision has been raised and no security is held	16	-	-	6 575	7 758	19 826	46 254	-	-	-	-	556	80 969
		A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total
<b>3. Maturity Analysis</b>													
Non - overdue loans & advances	17	648 825	1 020 299	1 979 317	3 542 271	1 556 179	2 175 458	-	228 688	-	308 961	162 247	11 622 245
Amount overdue: < 3 months	18	-	-	57 919	68 076	20 110	109 798	-	6	-	-	-	255 909
Amount overdue: 3 to < 6 months	19	-	-	27 835	55 423	4 897	46 637	-	5	-	-	-	134 797
Amount overdue: 6 to < 12 months	20	-	-	37 444	29 015	3 291	48 596	-	-	-	-	-	118 346
Amount overdue: 12 to < 18 months	21	-	-	2 835	1 672	3 988	55 888	-	-	-	-	-	64 383
Amount overdue: 18 months and above	22	-	-	30 718	4 434	4 265	74 654	-	-	-	-	-	114 071
<b>Total</b>	23	648 825	1 020 299	2 136 068	3 700 891	1 592 730	2 511 031	-	228 699	-	308 961	162 247	12 309 751

<b>4. Loan Amount Classified **</b>	24	-	-	75 748	95 291	42 141	191 780	-	-	-	-	-	404 960
Bad	25	-	-	66 597	19 989	6 112	100 055	-	-	-	-	-	192 753
Doubtful	26	-	-	4 216	34 129	12 597	56 279	-	-	-	-	-	107 221
Substandard	27	-	-	4 935	41 173	23 432	35 446	-	-	-	-	-	104 986
<b>5. General Provision</b>	28												121 415
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	13 057		11 136		-		10 036					
Companies acquired	30	-		-		-		-					
Fixed properties													
- Private dwellings	31	4 520		6 860		-		10 000					
- Commercial and industrial	32	1 205		1 146		-		36					
Vehicles and equipment	33	7 332		3 130		-		-					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufac-turing	Construc-tion	Electricity & Water	Trade & Accommo-dation	Transport & Communi-cation	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	946 937	50 954	804 123	512 244	119 685	631 572	464 919	1 673 490	1 505 526	5 410 596	189 686	12 309 732
Number of clients	37	4 521	103	1 052	797	542	2 371	991	1 907	8 342	108 388	1 192	130 206



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 30 June 2002**

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

	Line No	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total
<b>1. Loan Portfolio Amount</b>	1	1 137 648	959 122	2 840 563	5 433 012	986 428	2 463 019	-	234 117	-	302 390	310 862	14 667 161
<b>2. Overdue Amounts</b>	2												
Indicate when internal policy stipulates an amount is overdue *		Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Gross amount overdue at beginning of quarter	3	-	-	123 281	152 918	45 787	256 422	-	11	-	-	-	578 419
Less: Recovered during quarter	4	-	-	5 881	5 730	3 747	10 441	-	5	-	-	-	25 804
Rescheduled during quarter	5	-	-	1 161	117	158	347	-	-	-	-	-	1 783
Add: New overdues	6	-	-	19 724	11 045	7 869	(13 336)	-	-	-	-	-	25 302
Gross amount overdue at end of quarter (3-4-5+6)	7	-	-	135 963	158 116	49 751	232 298	-	6	-	-	-	576 134
Realizable value of security held	8	-	-	25 720	113 748	10 259	-	-	-	-	-	-	149 727
Net unsecured overdues (7-8)	9	-	-	110 243	44 368	39 492	232 298	-	6	-	-	-	426 407
Specific provision made against overdues	10	-	-	50 305	16 613	11 210	75 486	-	-	-	-	-	153 614
Interest suspended against overdue balances	11	-	-	34 791	16 888	4 909	64 188	-	-	-	-	-	120 776
Net balance (9-10-11)	12	-	-	25 147	10 867	23 373	92 624	-	6	-	-	-	152 017
Amounts written off during the quarter	13	-	-	3 402	1 238	780	2 774	-	-	-	-	-	8 194
- against provisions	14	-	-	3 402	1 238	676	2 590	-	-	-	-	-	7 906
- against income	15	-	-	-	-	104	184	-	-	-	-	-	288
Overdue amounts in respect of which no specific provision has been raised and no security is held	16	-	-	23 924	3 314	17 976	20 423	-	-	-	-	-	65 637
		A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total
<b>3. Maturity Analysis</b>													
Non - overdue loans & advances	17	1 137 648	959 122	2 696 062	5 287 435	945 316	2 181 982	-	234 111	-	302 390	310 862	14 054 928
Amount overdue: < 3 months	18	-	-	34 827	49 152	25 809	77 696	-	-	-	-	-	187 484
Amount overdue: 3 to < 6 months	19	-	-	16 875	49 946	2 548	7 028	-	6	-	-	-	76 403
Amount overdue: 6 to < 12 months	20	-	-	62 657	38 912	4 707	71 134	-	-	-	-	-	177 410
Amount overdue: 12 to < 18 months	21	-	-	2 765	2 912	2 159	49 985	-	-	-	-	-	57 821
Amount overdue: 18 months and above	22	-	-	27 377	4 655	6 889	75 194	-	-	-	-	-	114 115
<b>Total</b>	23	1 137 648	959 122	2 840 563	5 433 012	987 428	2 463 019	-	234 117	-	302 390	310 862	14 668 161

<b>4. Loan Amount Classified **</b>	24	-	-	97 595	104 574	47 325	211 009	-	-	-	-	-	460 503
Bad	25	-	-	89 290	31 339	7 626	111 169	-	-	-	-	-	239 424
Doubtful	26	-	-	4 408	35 824	8 941	50 012	-	-	-	-	-	99 185
Substandard	27	-	-	3 897	37 411	30 758	49 828	-	-	-	-	-	121 894
<b>5. General Provision</b>	28												126 248
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	11 063		11 455		3 637		4 504					
Companies acquired	30	-		-		-		-					
Fixed properties													
- Private dwellings	31	4 827		9 210		2 361		3 499					
- Commercial and industrial	32	948		547		380		547					
Vehicles and equipment	33	5 288		1 698		896		458					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufac-turing	Construc-tion	Electricity & Water	Trade & Accommo-dation	Transport & Communi-cation	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	728 666	238 002	793 790	571 548	73 330	406 289	604 902	1 394 355	2 439 741	4 914 877	743 472	12 908 972
Number of clients	37	4 519	97	1 066	810	567	2 382	1 005	1 821	8 649	111 064	917	132 897



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 30 September 2002**

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

	Line No	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total
<b>1. Loan Portfolio Amount</b>	1	833 596	889 463	3 024 627	5 610 287	1 032 613	2 441 845	-	262 447	-	221 946	368 940	<b>14 685 764</b>
<b>2. Overdue Amounts</b>	2												
Indicate when internal policy stipulates an amount is overdue *		Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Gross amount overdue at beginning of quarter	3	-	-	136 985	157 502	51 233	232 232	-	6	-	-	-	577 958
Less: Recovered during quarter	4	-	-	2 702	3 012	3 694	15 427	-	-	-	-	-	24 835
Rescheduled during quarter	5	-	-	-	59	-	365	-	-	-	-	-	424
Add: New overdues	6	-	-	16 599	10 670	2 719	5 151	-	-	-	-	-	35 139
Gross amount overdue at end of quarter (3-4-5+6)	7	-	-	150 882	165 101	50 258	221 591	-	6	-	-	-	587 838
Realizable value of security held	8	-	-	29 382	109 072	5 297	-	-	-	-	-	-	143 751
Net unsecured overdues (7-8)	9	-	-	121 500	56 029	44 961	221 591	-	6	-	-	-	444 087
Specific provision made against overdues	10	-	-	54 855	18 077	9 154	75 941	-	-	-	-	-	158 027
Interest suspended against overdue balances	11	-	-	37 754	20 162	4 682	60 050	-	-	-	-	-	122 648
Net balance (9-10-11)	12	-	-	28 891	17 790	31 125	85 600	-	6	-	-	-	163 412
Amounts written off during the quarter	13	-	-	1 404	1 975	1 705	6 881	-	-	-	-	-	11 965
- against provisions	14	-	-	1 404	1 975	1 704	6 786	-	-	-	-	-	11 869
- against income	15	-	-	-	-	1	95	-	-	-	-	-	96
Overdue amounts in respect of which no specific provision has been raised and no security is held	16	-	-	28 930	11 105	21 908	30 437	-	-	-	-	-	92 380
		A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total
<b>3. Maturity Analysis</b>													
Non - overdue loans & advances	17	833 596	889 463	2 867 394	5 463 884	993 423	2 173 257	-	262 441	-	104 946	368 940	13 957 344
Amount overdue: < 3 months	18	-	-	34 175	48 954	24 174	74 676	-	-	-	-	-	181 979
Amount overdue: 3 to < 6 months	19	-	-	25 845	50 702	4 377	8 298	-	6	-	-	-	89 228
Amount overdue: 6 to < 12 months	20	-	-	65 594	40 898	4 421	65 360	-	-	-	-	-	176 273
Amount overdue: 12 to < 18 months	21	-	-	3 607	2 533	2 685	44 973	-	-	-	-	-	53 798
Amount overdue: 18 months and above	22	-	-	28 012	3 316	3 533	75 281	-	-	-	-	-	110 142
<b>Total</b>	23	833 596	889 463	3 024 627	5 610 287	1 032 613	2 441 845	-	262 447	-	104 946	368 940	<b>14 568 764</b>

<b>4. Loan Amount Classified **</b>	24	-	-	103 329	107 264	43 222	202 172	-	-	-	-	-	455 987
Bad	25	-	-	94 427	31 393	2 507	110 582	-	-	-	-	-	238 909
Doubtful	26	-	-	5 330	34 307	11 259	46 676	-	-	-	-	-	97 572
Substandard	27	-	-	3 572	41 564	29 456	44 914	-	-	-	-	-	119 506
<b>5. General Provision</b>	28												130 277
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale					
		1		2		3		4					
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	10 299		14 462		-		600					
Companies acquired	30	-		-		-		-					
Fixed properties													
- Private dwellings	31	4 692		10 981		-		600					
- Commercial and industrial	32	948		927		-		-					
Vehicles and equipment	33	4 659		2 554		-		-					
Other	34	-		-		-		-					
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufacturing	Construction	Electricity & Water	Trade & Accommodation	Transport & Communication	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)
		1	2	3	4	5	6	7	8	9	10	11	12
Distribution (N\$'000)	36	1 124 624	69 181	690 241	546 515	605 510	680 946	471 058	1 820 038	925 016	5 661 882	224 133	12 819 144
Number of clients	37	4 236	92	1 016	830	325	2 346	1 009	1 875	8 545	117 357	1 113	138 744



**BANK OF NAMIBIA**

**NAMIBIAN BANKING INDUSTRY  
CREDIT RISK - BIR 500  
AS AT QUARTER ENDED 31 December 2002**

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

	Line No	A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Reverse Repo	J Preference Shares	K Other	Total
<b>1. Loan Portfolio Amount</b>	1	504 654	768 312	2 472 285	5 817 234	1 828 426	2 922 721	-	237 022	-	263 444	699 593	<b>15 513 691</b>
<b>2. Overdue Amounts</b>	2												
Indicate when internal policy stipulates an amount is overdue *		Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	Months	
Gross amount overdue at beginning of quarter	3	-	-	151 731	161 268	45 550	223 797	-	6	-	-	-	582 352
Less: Recovered during quarter	4	-	-	6 471	23 539	4 618	30 046	-	-	-	-	-	64 674
Rescheduled during quarter	5	-	-	1 895	2 459	1 027	2 182	-	-	-	-	-	7 563
Add: New overdues	6	-	-	18 242	213 292	6 651	23 916	-	-	-	-	-	262 101
Gross amount overdue at end of quarter (3-4-5+6)	7	-	-	161 607	348 562	46 556	215 485	-	6	-	-	-	772 216
Realizable value of security held	8	-	-	24 870	208 096	12 609	-	-	-	-	-	-	245 575
Net unsecured overdues (7-8)	9	-	-	136 737	140 466	33 947	215 485	-	6	-	-	-	526 641
Specific provision made against overdues	10	-	-	56 038	21 010	9 197	72 251	-	-	-	-	-	158 496
Interest suspended against overdue balances	11	-	-	40 082	22 367	5 149	57 430	-	-	-	-	-	125 028
Net balance (9-10-11)	12	-	-	40 617	97 089	19 601	85 804	-	6	-	-	-	243 117
Amounts written off during the quarter	13	-	-	2 969	1 984	638	7 913	-	-	-	-	-	13 504
- against provisions	14	-	-	2 969	1 984	609	7 792	-	-	-	-	-	13 354
- against income	15	-	-	-	-	29	121	-	-	-	-	-	150
Overdue amounts in respect of which no specific provision has been raised and no security is held	16	-	-	26 991	9 819	16 338	25 922	-	-	-	-	-	79 070
		A Interbank	B Foreign Currency	C Instalment Debtors	D Mortgage	E Other Fixed	F Overdraft	G Credit Card	H Discounts	I Rev. Repo	J Preference Shares	K Other	Total
<b>3. Maturity Analysis</b>													
Non - overdue loans & advances	17	504 654	768 312	2 311 987	5 473 510	1 781 870	2 625 540	-	237 016	-	263 444	638 574	14 604 907
Amount overdue: < 3 months	18	-	-	41 618	140 069	24 549	96 584	-	-	-	-	-	302 820
Amount overdue: 3 to < 6 months	19	-	-	20 886	127 217	7 256	7 472	-	-	-	-	4 876	167 707
Amount overdue: 6 to < 12 months	20	-	-	66 985	67 127	5 921	71 866	-	-	-	-	12 054	223 953
Amount overdue: 12 to < 18 months	21	-	-	4 108	4 444	4 002	42 132	-	6	-	-	7 470	62 162
Amount overdue: 18 months and above	22	-	-	26 701	4 867	4 828	79 127	-	-	-	-	36 619	152 142
<b>Total</b>	23	504 654	768 312	2 472 285	5 817 234	1 828 426	2 922 721	-	237 022	-	263 444	699 593	15 513 691

<b>4. Loan Amount Classified **</b>	24	-	-	102 308	137 929	41 731	197 891	-	-	-	-	61 019	540 878	
Bad	25	-	-	94 296	32 134	5 516	109 750	-	-	-	-	36 619	278 315	
Doubtful	26	-	-	4 216	65 211	12 320	41 569	-	-	-	-	12 346	135 662	
Substandard	27	-	-	3 796	40 584	23 895	46 572	-	-	-	-	12 054	126 901	
<b>5. General Provision</b>													28	194 542
<b>6. Assets acquired arising from credit operation</b>		Historical cost to date		Market value at date of return		Cumulative amounts written off to date		Liabilities iro legal, municipal and other costs to be settled prior to sale						
		1		2		3		4						
Assets bought in or repossessed during the preceding five years and unsold (total of items 30 to 34)	29	15 339		20 957		-		677						
Companies acquired	30	3 145		4 075		-		-						
Fixed properties														
- Private dwellings	31	4 827		12 912		-		677						
- Commercial and industrial	32	3 615		2 109		-		-						
Vehicles and equipment	33	3 752		1 861		-		-						
Other	34	-		-		-		-						
<b>7. Distribution of discounts, loans and advances</b>		Agriculture	Mining	Manufacturing	Construction	Electricity & Water	Trade & Accommodation	Transport & Communication	Finance, Real estate & Business Services	Other Services	Individuals	Other	Total (per item 64 BIR-100)	
		1	2	3	4	5	6	7	8	9	10	11	12	
Distribution (N\$'000)	36	1 177 817	203 931	741 047	615 091	599 154	710 018	488 200	1 515 570	954 425	6 457 012	242 201	13 704 466	
Number of clients	37	4 495	90	983	785	326	2 256	1 006	1 871	8 280	120 390	1 073	141 555	