



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 31 March 2006**

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/ Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	3 756 732	144 604	27 408	7 907	46 098	3 982 749
Less: Reclassified during the quarter	2	3 851	122 677	6 983	1 021	9 363	143 895
Written off during the quarter	3	-	-	-	-	1 804	1 804
Payments received and other credits	4	910 635	17 058	(10 840)	(2 386)	(1 945)	912 522
Add: Classified/reclassified during quarter	5	537 343	18 709	17 798	1 604	8 415	583 869
Finance charges earned and other debits	6	721 418	-	-	-	377	721 795
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 101 007	23 578	49 063	10 876	45 668	4 230 192
Realizable value of security	8	-	-	32 110	5 180	12 289	49 579
Net instalment sales and leases before provisioning (7 - 8)	9	-	-	16 953	5 696	33 379	56 028
Provisions	10	5 340 075	87 427	10 810	3 597	32 090	5 473 999
Interest suspended	11	-	-	869	1 436	30 750	33 055
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	9 215 653	132 694	115 122	28 018	50 902	9 542 389
Less: Reclassified during the quarter	13	51 911	83 427	60 718	5 531	3 722	205 309
Written off during the quarter	14	-	-	1	869	1 526	2 396
Payments received and other credits	15	1 112 466	9 529	(1 495)	(3 154)	(2 998)	1 114 348
Add: Classified/reclassified during quarter	16	183 023	77 945	15 247	13 617	56 400	346 232
Finance charges earned and other debits	17	1 375 301	1 016	1 715	706	292	1 379 030
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	9 609 600	118 699	72 860	39 095	105 344	9 945 598
Realizable value of security	19	-	-	61 865	34 592	79 844	176 301
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	9 609 600	118 699	10 995	4 503	25 500	9 769 297
Provisions	21	126 606	2 379	6 635	2 887	31 725	170 232
Interest suspended	22	-	-	3 415	2 247	33 657	39 319
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	4 352 657	327 565	21 493	4 896	92 234	4 798 845
Less: Reclassified during the quarter	24	44 155	82 817	8 956	-	2 704	138 632
Written off during the quarter	25	-	154	227	537	1 186	2 104
Payments received and other credits	26	1 849 504	3 010	(1 855)	(563)	392	1 850 488
Add: Classified/reclassified during quarter	27	888 563	7 482	14 606	2 495	3 301	916 447
Finance charges earned and other debits	28	1 210 725	14 092	3 069	2	28	1 227 916
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 558 286	263 158	31 840	7 419	91 281	4 951 984
Realizable value of security	30	-	-	11 015	4 312	33 540	48 867
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 558 286	263 158	20 825	3 107	57 741	4 903 117
Provisions	32	45 069	5 263	6 330	1 955	42 011	100 628
Interest suspended	33	-	-	4 590	738	40 755	46 083
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	

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	4 253 564	9 945 598	4 951 984	1 816 242	-	1 877 352	58 473	22 903 213						
Current (non-overdue) loans	94	4 087 420	9 601 336	4 753 360	1 710 266	-	1 842 460	58 473	22 053 315						
Overdues:	95	166 144	344 262	198 624	105 976	-	34 892	-	849 898						
Amounts overdue: <1 month	96	49 077	31 674	-	927	-	-	-	81 678						
Amounts overdue: 1 to < 3 months	97	30 705	147 586	71 702	16 346	-	8 572	-	274 911						
Amounts overdue: 3 to < 6 months	98	27 271	58 437	19 930	10 122	-	123	-	115 883						
Amounts overdue: 6 to <12 months	99	16 750	39 494	9 100	41 116	-	2 908	-	109 368						
Amounts overdue: 12 to <18 months	100	37 366	54 148	59 702	25 467	-	17 048	-	193 731						
Amounts overdue: 18 months and above	101	4 975	12 923	38 190	11 998	-	6 241	-	74 327						
Specific provisions															
Opening balance	102	46 079	48 456	66 589	52 375	-	8 130	-	221 629						
Amounts written off	103	3 381	1 793	2 249	1 387	-	229	-	9 039						
Recoveries of previous write-offs	104	1 746	289	285	137	-	60	-	2 517						
Charge per income statement	105	6 271	5 131	(1 000)	6 376	-	5 422	-	22 200						
Closing balance (102-103+104+105)	106	50 715	52 083	63 625	57 501	-	13 383	-	237 307						
General debt provisions															
Opening balance	107	81 344	98 358	26 960	10 656	-	10 310	8	227 636						
Charge per income statement	108	693	(3 729)	887	669	-	31 209	(8)	29 721						
Closing balance (99+100)	109	82 037	94 629	27 847	11 325	-	41 519	-	257 357						
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		5 410		13 360										
Commercial and Industrial	112		5 040		13 090										
Vehicles and equipment	113		370		270										
Other	114		24 849		17 520		1 736								
	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	622 135	805 712	478 817	363 418	378 856	174 562	1 074 530	720 512	1 081 764	2 046 810	504 122	13 076 551	1 575 428	22 903 217
Non-performing loans	117	9 109	21 702	3 692	10 435	4 873	2 007	45 732	7 753	18 677	76 168	7 364	233 412	30 580	471 504
Security values	118	3 895	15 341	1 884	1 823	1 886	366	27 468	1 256	10 035	51 329	3 833	125 889	15 597	260 602
Specific provisions	119	3 626	6 482	1 600	7 992	2 837	401	15 316	3 636	8 322	29 797	3 531	111 807	16 886	212 233
Net unsecured and with no provision	120	1 588	(121)	208	620	150	1 240	2 948	2 861	320	(4 958)	-	(4 284)	(1 903)	(1 331)
Number of clients	121	2 458	200	212	1 300	1 000	416	2 371	1 315	1 631	7 539	302	175 136	7 605	201 485
4.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
Distribution	122	38 104	1 915 287	421 485	603 583	113 186	14 286 356	150 939	2 219	286 234	252 970	304 451	425 938	891 459	19 692 211
Non-performing loans	123	1 725	14 965	7 577	21 682	4 780	351 106	4 798	65	6 882	10 487	19 506	6 516	21 415	471 504
Security values	124	900	7 489	4 425	11 413	1 564	207 196	2 033	34	3 360	2 812	6 670	2 628	10 078	260 602
Specific provisions	125	827	10 883	825	9 647	2 643	154 340	1 992	31	2 739	2 779	12 930	3 244	9 353	212 233
Net unsecured and with no provision	126	(2)	(3 407)	2 327	622	573	(10 430)	773	-	783	4 896	(94)	644	1 984	(1 331)
Number of clients	127	1 896	48 157	13 951	29 667	10 165	195 753	7 943	154	8 402	64 195	8 750	9 038	34 301	432 372



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 30 JUNE 2006**

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 101 007	23 578	49 063	10 876	45 668	4 230 192
Less: Reclassified during the quarter	2	1 121	14 287	9 306	2 034	1 392	28 140
Written off during the quarter	3	-	-	-	-	5 117	5 117
Payments received and other credits	4	946 997	8 360	8 587	(5 690)	6 598	964 852
Add: Classified/reclassified during quarter	5	356 732	24 247	21 988	515	12 114	415 596
Finance charges earned and other debits	6	698 189	-	-	-	230	698 419
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 207 810	25 178	53 158	15 047	44 905	4 346 098
Realizable value of security	8			31 193	9 152	12 170	52 515
Net instalment sales and leases before provisioning (7 - 8)	9	4 207 810	25 178	21 965	5 895	32 735	4 293 583
Provisions	10	42 079	502	12 618	3 044	33 765	92 008
Interest suspended	11			1 175	2 098	31 188	34 461
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	9 609 600	118 899	72 860	39 095	105 344	9 945 598
Less: Reclassified during the quarter	13	11 683	30 048	14 385	3 612	9 270	68 998
Written off during the quarter	14	-	-	-	-	1 380	1 380
Payments received and other credits	15	1 154 542	(2 035)	(12 533)	(3 265)	(2 740)	1 133 969
Add: Classified/reclassified during quarter	16	155 129	53 158	10 204	3 214	13 831	235 536
Finance charges earned and other debits	17	1 404 678	3 935	2 347	396	456	1 411 812
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	10 003 182	147 779	83 559	42 358	111 721	10 388 599
Realizable value of security	19			72 637	36 579	86 605	195 821
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	10 003 182	147 779	10 922	5 779	25 116	10 192 778
Provisions	21	120 896	2 960	7 385	3 772	30 213	165 226
Interest suspended	22			3 116	2 726	33 656	39 498
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	4 558 286	263 158	31 840	7 419	91 281	4 951 984
Less: Reclassified during the quarter	24	92 439	6 124	3 465	-	2 345	104 373
Written off during the quarter	25	-	87	144	37	1 970	2 238
Payments received and other credits	26	1 693 084	1 472	2 903	9 498	3 426	1 710 383
Add: Classified/reclassified during quarter	27	627 363	12 377	99 427	8 968	9 683	757 818
Finance charges earned and other debits	28	1 352 116	4 415	1 019	-	77	1 357 627
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 752 242	272 267	125 774	6 852	93 300	5 250 435
Realizable value of security	30			37 466	2 617	34 448	74 531
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 752 242	272 267	88 308	4 235	58 852	5 175 904
Provisions	32	46 315	5 445	39 669	2 779	40 490	134 698
Interest suspended	33			12 124	971	41 541	54 636
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	1 709 822	4 576	14 464	47 609	39 771	1 816 242
Less: Reclassified during the quarter	35	2 257	3 737	1 270	27 435	586	35 285
Written off during the quarter	36	-	4	31	46	7 360	7 441
Payments received and other credits	37	326 732	2 838	86	(625)	(1 821)	327 210
Add: Classified/reclassified during quarter	38	135 540	3 836	2 124	190	30 274	171 964
Finance charges earned and other debits	39	329 770	2 420	33	400	100	332 723
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 846 143	4 253	15 234	21 343	64 020	1 950 993
Realizable value of security	41	-	-	2 058	13 844	23 770	39 672
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 846 143	4 253	13 176	7 499	40 250	1 911 321
Provisions	43	18 463	85	3 216	3 724	28 803	54 291
Interest suspended	44	-	-	1 703	2 184	20 605	24 492
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	58 479	-	-	-	-	58 479
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter	58	-	-	-	-	-	-
Payments received and other credits	59	60 587	-	-	-	-	60 587
Add: Classified/reclassified during quarter	60	238	-	-	-	-	238
Finance charges earned and other debits	61	62 717	-	-	-	-	62 717
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	60 847	-	-	-	-	60 847
Realizable value of security	63	-	-	-	-	-	-
Net loans to banks, before provisions (62 - 63)	64	60 847	-	-	-	-	60 847
Provisions	65	608	-	-	-	-	608
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	1 865 831	6 625	12 100	315	15 853	1 900 724
Less: Reclassified during the quarter	68	-	6 623	10 266	315	5 048	22 252
Written off during the quarter	69	-	-	-	-	50	50
Payments received and other credits	70	125 062	2	-	-	5 440	130 524
Add: Classified/reclassified during quarter	71	89 123	-	17	-	3 268	92 408
Finance charges earned and other debits	72	95 979	-	-	-	-	95 979
Gross other loans at end of quarter (67-68-69-70+71+72)	73	1 925 851	-	1 851	-	8 583	1 936 285
Realizable value of security	74	-	-	1 369	-	3 405	4 774
Net other loans, before provisions (73 - 74)	75	1 925 851	-	482	-	5 178	1 931 511
Provisions	76	18 736	-	24	-	5 172	23 932
Interest suspended	77	-	-	360	-	6 439	6 799
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	21 903 025	416 636	180 327	105 314	297 917	22 903 219
Less: Reclassified during the quarter	79	107 500	60 819	38 692	33 396	18 641	259 048
Written off during the quarter	80	-	91	175	83	15 877	16 226
Payments received and other credits	81	4 307 024	10 637	(957)	(82)	10 903	4 327 525
Add: Classified/reclassified during quarter	82	1 364 125	93 618	133 760	12 887	69 170	1 673 560
Finance charges earned and other debits	83	3 943 449	10 770	3 399	796	863	3 959 277
Gross total loans at end of quarter (78-79-80-81+82+83)	84	22 796 075	449 477	279 576	85 600	322 529	23 933 257
Realizable value of security	85	-	-	144 723	62 192	160 398	367 313
Net total loans, before provisions (84 - 85)	86	22 796 075	449 477	134 853	23 408	162 131	23 565 944
Provisions	87	247 097	8 992	62 912	13 319	138 443	470 763
Interest suspended	88	-	-	18 478	7 979	133 429	159 886
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	-	-	-	-	-	-
Provisions made in respect of any of the above assets	90	2 640 132	-	-	-	-	2 640 132
Net NCDs, investments and all other assets (89 - 90)	91	-	-	-	-	-	-
		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	4 346 098	10 388 844	5 250 436	1 950 993	-	1 936 285	60 847	23 933 503						
Current (non-overdue) loans	94	4 180 690	10 055 095	4 947 313	1 851 161	-	1 925 851	60 847	23 020 957						
Overdues:	95	165 408	333 749	303 123	99 832	-	10 434	-	912 546						
Amounts overdue: <1 month	96	45 996	55 991	61 945	2 378	-	168	-	166 478						
Amounts overdue: 1 to < 3 months	97	14 745	98 437	104 115	9 898	-	-	-	227 195						
Amounts overdue: 3 to < 6 months	98	26 578	77 404	19 159	8 673	-	117	-	131 931						
Amounts overdue: 6 to <12 months	99	36 362	37 606	13 352	33 289	-	826	-	121 435						
Amounts overdue: 12 to <18 months	100	36 784	52 550	85 563	35 221	-	9 323	-	219 441						
Amounts overdue: 18 months and above	101	4 943	11 761	18 989	10 373	-	-	-	46 066						
Specific provisions															
Opening balance	102	50 715	61 405	63 625	48 179	-	13 383	-	237 307						
Amounts written off	103	4 929	1 446	3 229	7 163	-	50	-	16 817						
Recoveries of previous write-offs	104	1 963	467	1 412	175	-	91	-	4 108						
Charge per income statement	105	14 696	1 566	10 429	8 272	-	252	-	35 215						
Closing balance (102-103+104+105)	106	62 445	61 992	72 237	49 463	-	13 676	-	259 813						
General debt provisions															
Opening balance	107	23 585	94 349	86 435	11 393	-	10 747	-	226 509						
Charge per income statement	108	687	(7 176)	2 697	1 116	-	356	-	(2 320)						
Closing balance (99+100)	109	24 272	87 173	89 132	12 509	-	11 103	-	224 189						
Assets bought in or repossessed during the preceding five years and unsold															
Companies acquired	110														
Fixed properties:	111		5 376		12 283										
Private dwellings	112		4 481		10 922										
Commercial and Industrial	113		895		1 361										
Vehicles and equipment	114		32 519		17 523		3 500								
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	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	116	653 314	795 762	471 712	439 213	485 172	196 608	1 077 489	731 985	1 191 136	2 041 546	420 827	13 740 307	1 688 428	23 933 499
Non-performing loans	117	15 053	88 388	23 819	9 247	5 369	2 492	46 859	9 692	2 946	73 494	11 896	247 937	32 048	569 240
Security values	118	7 251	72 887	15 269	1 757	1 841	877	29 582	2 021	1 369	52 195	6 172	134 624	18 444	344 289
Specific provisions	119	6 520	16 418	5 224	7 092	3 229	633	15 996	6 119	1 297	23 728	5 724	111 120	16 925	220 025
Net unsecured and with no provision	120	1 282	(917)	3 326	398	299	982	1 281	1 552	280	(2 429)	-	2 193	(3 321)	4 926
Number of clients	121	2 497	198	370	1 267	1 092	425	2 329	1 344	1 333	7 919	306	174 348	7 515	200 943
4.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
Distribution	122	41 315	2 032 250	422 641	628 046	115 399	15 112 154	156 140	13 157	297 371	262 890	317 432	271 405	931 351	20 601 551
Non-performing loans	123	1 585	75 288	8 809	24 425	4 884	361 275	7 541	126	6 097	12 111	12 161	30 771	24 166	569 239
Security values	124	812	62 523	6 218	12 780	1 442	214 595	3 718	70	3 182	2 911	6 148	18 353	11 537	344 289
Specific provisions	125	774	13 206	2 027	11 170	3 317	171 317	3 575	97	2 844	5 417	6 175	8 768	11 249	239 936
Net unsecured and with no provision	126	(1)	(441)	564	475	125	(24 637)	248	(41)	71	3 783	(162)	3 650	1 380	(14 986)
Number of clients	127	1 348	48 953	13 849	29 871	10 337	196 940	7 999	250	8 354	65 013	8 021	8 312	34 363	433 610



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 30 SEPTEMBER 2006**

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 206 338	26 650	53 158	15 047	44 905	4 346 098
Less: Reclassified during the quarter	2	10 112	12 633	35 654	1 178	1 513	61 090
Written off during the quarter	3					3 404	3 404
Payments received and other credits	4	346 652	15 389	2 242	216	1 269	365 768
Add: Classified/reclassified during quarter	5	396 120	25 785	10 912	1 895	31 319	466 031
Finance charges earned and other debits	6	79 728		7 437	338	4 103	91 606
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 325 422	24 413	33 611	15 886	74 141	4 473 473
Realizable value of security	8			21 446	9 724	23 041	54 211
Net instalment sales and leases before provisioning (7 - 8)	9	4 325 422	24 413	12 165	6 162	51 100	4 419 262
Provisions	10	44 083	490	3 971	3 481	53 582	105 607
Interest suspended	11			909	2 102	32 618	35 629
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	10 081 295	70 494	83 298	42 358	111 399	10 388 844
Less: Reclassified during the quarter	13	47 061	42 275	47 023	3 324	5 254	144 937
Written off during the quarter	14					2 021	2 021
Payments received and other credits	15		8 799		143	3 555	12 497
Add: Classified/reclassified during quarter	16	1 006 518	58 720	16 797	5 539	23 883	1 111 457
Finance charges earned and other debits	17	298 544	1 441	6 217	493	623	307 318
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	11 339 296	79 581	59 289	44 923	125 075	11 648 164
Realizable value of security	19			52 678	39 809	103 768	196 255
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	11 339 296	79 581	6 611	5 114	21 307	11 451 909
Provisions	21	135 244	1 597	5 527	3 385	28 690	174 443
Interest suspended	22			1 126	2 649	37 632	41 407
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	4 799 562	224 451	126 013	7 044	93 365	5 250 435
Less: Reclassified during the quarter	24	455 993	5 425	115 233	563	1 876	579 090
Written off during the quarter	25					6 711	6 711
Payments received and other credits	26	1 105 730	5 346	989		2 439	1 114 504
Add: Classified/reclassified during quarter	27	722 738	98 084	4 212	8 281	73 978	907 293
Finance charges earned and other debits	28	138 528	7 007	14	1 727	90	147 366
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	4 099 105	318 771	14 017	16 489	156 407	4 604 789
Realizable value of security	30			4 967	8 625	87 377	100 969
Net overdrafts at end of quarter, before provisions (29 - 30)	31	4 099 105	318 771	9 050	7 864	69 030	4 503 820
Provisions	32	41 769	6 380	7 141	5 452	49 863	110 605
Interest suspended	33			4 577	1 352	50 263	56 192
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	1 846 036	4 253	15 310	21 432	63 962	1 950 993
Less: Reclassified during the quarter	35	263 245	6 031	2 120	13 541	251	285 188
Written off during the quarter	36					5 943	5 943
Payments received and other credits	37	68 221	2 754	105		368	71 448
Add: Classified/reclassified during quarter	38	55 038	9 832	4 092	141	9 946	79 049
Finance charges earned and other debits	39	71 207	54	16	614	3 686	75 577
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 640 815	5 354	17 193	8 646	71 032	1 743 040
Realizable value of security	41			689	1 044	31 002	32 735
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 640 815	5 354	16 504	7 602	40 030	1 710 305
Provisions	43	25 375	107	11 389	3 740	30 130	70 741
Interest suspended	44			1 876	1 299	21 668	24 843
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	60 847					60 847
Less: Reclassified during the quarter	57						
Written off during the quarter	58						
Payments received and other credits	59	60 940					60 940
Add: Classified/reclassified during quarter	60	5 275					5 275
Finance charges earned and other debits	61	120					120
Gross loans to banks at end of quarter (56-57-58-59+60+61)	62	5 302					5 302
Realizable value of security	63						
Net loans to banks, before provisions (62 - 63)	64	5 302					5 302
Provisions	65	53					53
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	1 925 751		1 951		8 583	1 936 285
Less: Reclassified during the quarter	68	23 201		2 123		2 863	28 187
Written off during the quarter	69					5 035	5 035
Payments received and other credits	70	69 328					69 328
Add: Classified/reclassified during quarter	71	92 932	107	490	482	31 955	125 966
Finance charges earned and other debits	72	57 096					57 096
Gross other loans at end of quarter (67-68-69-70+71+72)	73	1 983 250	107	318	482	32 640	2 016 797
Realizable value of security	74			161	172	12 354	12 687
Net other loans, before provisions (73 - 74)	75	1 983 250	107	157	310	20 286	2 004 110
Provisions	76	18 888	2	155	190	15 997	35 232
Interest suspended	77			6	21	10 932	10 959
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	22 919 829	325 848	279 730	85 881	322 214	23 933 502
Less: Reclassified during the quarter	79	799 612	66 364	202 153	18 606	11 757	1 098 492
Written off during the quarter	80					23 114	
Payments received and other credits	81	1 650 871	32 288	3 336	359	7 631	1 694 485
Add: Classified/reclassified during quarter	82	2 278 621	192 528	36 503	16 338	171 081	2 695 071
Finance charges earned and other debits	83	645 223	8 502	13 684	3 172	8 502	679 083
Gross total loans at end of quarter (78-79-80-81+82+83)	84	23 393 190	428 226	124 428	86 426	459 295	24 491 565
Realizable value of security	85			79 941	59 374	257 542	396 857
Net total loans, before provisions (84 - 85)	86	23 393 190	428 226	44 487	27 052	201 753	24 094 708
Provisions	87	265 412	8 576	28 183	16 248	178 262	496 681
Interest suspended	88			8 494	7 423	153 113	169 030
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	2 019 732					2 019 732
Provisions made in respect of any of the above assets	90						
Net NCDs, investments and all other assets (89 - 90)	91	2 019 732					2 019 732
		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	1	2	3	4	5	6	7	8	9	10	11	12
Ageing analysis																					
Total loans and advances	93	4 473 473	11 648 164	4 604 789	1 743 040		1 969 220	52 879	24 491 565												
Current (non-overdue) loans	94	4 303 393	11 297 650	4 279 358	1 637 640		1 935 673	52 879	23 506 593												
Overdues:	95	170 080	350 514	325 431	105 400		33 547		984 972												
Amounts overdue: <1 month	96	36 199	58 107	1 044	1 970				97 490												
Amounts overdue: 1 to < 3 months	97	15 523	110 774	141 151	15 275		762		283 485												
Amounts overdue: 3 to < 6 months	98	31 808	83 312	72 493	9 687		3 287		200 587												
Amounts overdue: 6 to <12 months	99	29 982	34 465	19 413	31 254		1 452		116 566												
Amounts overdue: 12 to <18 months	100	50 122	53 680	50 645	36 589		13 289		204 325												
Amounts overdue: 18 months and above	101	6 446	10 176	40 685	10 625		14 587		82 519												
Specific provisions																					
Opening balance	102	62 761	62 272	72 391	49 446		13 722		260 592												
Amounts written off	103	5 566	2 273	2 464	8 137				23 276												
Recoveries of previous write-offs	104	3 733	(431)	945	1 285		(5 016)	8 745	9 261												
Charge per income statement	105	14 499	65	4 960	3 897		215		23 636												
Closing balance (102-103+104+105)	106	75 427	59 633	75 832	46 491		4 085	8 745	270 213												
General debt provisions																					
Opening balance	107	24 272	87 173	89 132	12 509		11 103		224 189												
Charge per income statement	108	515	8 847	(209)	(2 242)		(8 943)	8 471	6 439												
Closing balance (99+100)	109	24 787	96 020	88 923	10 267		2 160	8 471	230 628												
Assets bought in or repossessed during the preceding five years and unsold																					
Companies acquired	110																				
Fixed properties:	111		4 706		11 596																
Private dwellings	112		3 811		10 235																
Commercial and Industrial	113		895		1 361																
Vehicles and equipment	114		34 893		16 418		8 220														
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	2	3	4	5	6	7	8	9	10	11	12	13	14						
Distribution	116	657 821	860 825	423 108	495 638	511 360	205 804	848 113	648 222	1 017 839	2 473 317	423 546	14 663 017	1 262 952	24 491 562						
Non-performing loans	117	8 716	83 175	5 620	10 857	6 446	2 131	43 533	7 976	17 297	66 163	5 017	249 433	29 400	535 764						
Security values	118	3 743	61 595	2 579	2 451	2 048	688	27 920	992	8 967	45 886	2 449	138 192	16 130	313 640						
Specific provisions	119	4 131	19 355	2 939	8 053	4 418	755	15 535	6 773	8 974	24 265	2 568	127 714	11 770	237 250						
Net unsecured and with no provision	120	842	2 225	102	353	(20)	688	78	211	(644)	(3 988)	-	(16 473)	1 500	(15 126)						
Number of clients	121	4 208	217	286	1 258	1 093	430	2 165	1 307	1 059	12 887	251	177 213	3 410	205 784						
4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total						
		1	2	3	4	5	6	7	8	9	10	11	12	13	14						
Distribution	122	41 471	2 401 944	444 515	679 599	120 205	15 187 061	163 468	10 682	301 797	273 235	322 555	249 301	950 695	21 146 528						
Non-performing loans	123	1 296	77 436	9 692	24 848	5 106	340 854	9 209	55	5 438	15 173	12 629	7 589	26 440	535 765						
Security values	124	639	59 605	6 802	13 150	1 292	197 610	4 939	27	2 455	5 000	6 780	3 439	11 905	313 643						
Specific provisions	125	663	14 717	1 917	11 148	3 276	169 727	3 826	28	2 619	6 130	5 950	3 574	13 674	237 249						
Net unsecured and with no provision	126	(6)	3 114	973	550	538	(26 483)	444	-	364	4 043	(101)	576	861	(15 127)						
Number of clients	127	1 423	50 106	14 079	29 883	10 490	199 318	7 969	262	8 383	66 229	7 233	8 149	34 568	438 092						



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
CREDIT RISK
AS AT QUARTER ENDED 31 DECEMBER 2006**

All amounts rounded off to the nearest N\$000

1. ASSET TYPE CATEGORY	Line no.	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter	1	4 325 421	24 413	33 611	15 886	74 141	4 473 472
Less: Reclassified during the quarter	2	36 575	19 483	19 011	9 747	102 924	187 740
Written off during the quarter	3					5 873	5 873
Payments received and other credits	4	396 575	1 351	744	276	2 528	401 474
Add: Classified/reclassified during quarter	5	499 042	42 291	10 601	10 785	123 285	686 004
Finance charges earned and other debits	6	99 563		35	249	557	100 404
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	4 490 876	45 870	24 492	16 897	86 658	4 664 793
Realizable value of security	8			13 761	7 856	18 278	39 895
Net instalment sales and leases before provisioning (7 - 8)	9	4 490 876	45 870	10 731	9 041	68 380	4 624 898
Provisions	10	44 915	926	9 612	5 985	70 275	131 713
Interest suspended	11			1 364	1 841	34 134	37 339
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	11 339 296	79 581	59 289	44 923	125 075	11 648 164
Less: Reclassified during the quarter	13	46 376	36 666	18 916	11 392	4 479	117 829
Written off during the quarter	14					852	852
Payments received and other credits	15	31 083	6	15	18	1 235	32 357
Add: Classified/reclassified during quarter	16	487 808	57 269	31 792	3 609	30 557	611 035
Finance charges earned and other debits	17	253 639	416	636	367	233	255 291
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	12 003 284	100 594	72 786	37 489	149 299	12 363 452
Realizable value of security	19			39 241	36 099	134 896	210 236
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	12 003 284	100 594	33 545	1 390	14 403	12 153 216
Provisions	21	155 868	2 065	4 455	3 841	36 406	202 635
Interest suspended	22			1 232	2 657	44 725	48 614
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	4 099 105	318 771	14 017	16 489	156 407	4 604 789
Less: Reclassified during the quarter	24	44 909	104 170	7 451	3 080	9 338	168 948
Written off during the quarter	25					13 263	13 263
Payments received and other credits	26	1 260 310		631	7 479	367	1 268 787
Add: Classified/reclassified during quarter	27	971 101	2 945	3 441	6 334	17 186	1 001 007
Finance charges earned and other debits	28	143 212	8 643	1 616	185	210	153 866
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	3 908 199	226 189	10 992	12 449	150 835	4 308 664
Realizable value of security	30			2 870	5 157	68 858	76 885
Net overdrafts at end of quarter, before provisions (29 - 30)	31	3 908 199	226 189	8 122	7 292	81 977	4 231 779
Provisions	32	44 532	4 529	42 939	7 121	64 591	163 712
Interest suspended	33			963	1 121	50 439	52 523
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	1 640 815	5 354	17 193	8 646	71 032	1 743 040
Less: Reclassified during the quarter	35	180 425	10 515	18 888	17 519	33 996	261 343
Written off during the quarter	36					7 621	7 621
Payments received and other credits	37	172 314	56	99	71	30	172 570
Add: Classified/reclassified during quarter	38	137 785	135 606	12 197	18 458	17 687	321 733
Finance charges earned and other debits	39	57 418	23	152	339	601	58 533
Gross personal loans at end of quarter (34-35-36-37+38+39)	40	1 483 279	130 412	10 555	9 853	47 673	1 681 772
Realizable value of security	41			2 327	973	10 326	13 626
Net personal loans at end of quarter, before provisions (40 - 41)	42	1 483 279	130 412	8 228	8 880	37 347	1 668 146
Provisions	43	16 180	2 618	2 472	4 880	33 203	59 353
Interest suspended	44			594	1 481	18 977	21 052
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	5 302					5 302
Less: Reclassified during the quarter	57						
Written off during the quarter	58						
Payments received and other credits	59	4 768					4 768
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	534					534
Realizable value of security	63						
Net loans to banks, before provisions (62 - 63)	64	534					534
Provisions	65	5					5
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	1 983 250	107	318	482	32 640	2 016 797
Less: Reclassified during the quarter	68	29 732	414		268	11 632	42 046
Written off during the quarter	69					1 212	1 212
Payments received and other credits	70	58 492					58 492
Add: Classified/reclassified during quarter	71	148 774	29 732	307		7 214	186 027
Finance charges earned and other debits	72	72 903					72 903
Gross other loans at end of quarter (67-68-69-70+71+72)	73	2 116 703	29 425	625	214	27 010	2 173 977
Realizable value of security	74			67		10 764	10 831
Net other loans, before provisions (73 - 74)	75	2 116 703	29 425	558	214	16 246	2 163 146
Provisions	76	22 096	590	40	105	14 025	36 856
Interest suspended	77			166	4	9 530	9 700
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	23 393 189	428 226	124 428	86 426	459 295	24 491 564
Less: Reclassified during the quarter	79	338 017	171 248	64 266	42 006	162 369	777 906
Written off during the quarter	80					28 821	28 821
Payments received and other credits	81	1 923 542	1 413	1 489	7 844	4 160	1 938 448
Add: Classified/reclassified during quarter	82	2 244 510	267 843	58 338	39 186	195 929	2 805 806
Finance charges earned and other debits	83	626 735	9 082	2 439	1 140	1 601	640 997
Gross total loans at end of quarter (78-79-80-81+82+83)	84	24 002 875	532 490	119 450	76 902	461 475	25 193 192
Realizable value of security	85			58 266	50 085	243 122	351 473
Net total loans , before provisions (84 - 85)	86	24 002 875	532 490	61 184	26 817	218 353	24 841 719
Provisions	87	283 596	10 728	59 518	21 932	218 500	594 274
Interest suspended	88			4 319	7 104	157 805	169 228
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	2 070 879					2 070 879
Provisions made in respect of any of the above assets	90						
Net NCDs, investments and all other assets (89 - 90)	91	2 070 879					2 070 879
		Installment	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	4 664 795	12 363 454	4 308 664	1 681 771		2 136 526	37 985	25 193 195							
Current (non-overdue) loans	94	4 486 564	12 052 900	4 048 943	1 609 755		2 106 281	37 985	24 342 428							
Overdues:	95	178 231	310 554	259 721	72 016		30 245		850 767							
Amounts overdue: <1 month	96	42 253	9 548	858	1 208		70		53 937							
Amounts overdue: 1 to < 3 months	97	12 775	58 649	90 909	7 261		723		170 317							
Amounts overdue: 3 to < 6 months	98	24 674	70 051	11 068	11 793		827		118 413							
Amounts overdue: 6 to <12 months	99	29 901	43 569	68 384	13 880		4 691		160 425							
Amounts overdue: 12 to <18 months	100	61 851	91 493	63 611	25 865		13 802		256 622							
Amounts overdue: 18 months and above	101	6 777	37 244	24 891	12 009		10 132		91 053							
Specific provisions																
Opening balance	102	75 969	59 681	76 375	47 273		4 006	8 745	272 049							
Amounts written off	103	5 873	815	13 399	7 539		1 212		28 838							
Recoveries of previous write-offs	104	2 710	84	491	253		59		3 597							
Charge per income statement	105	21 870	11 826	59 153	5 777		11 316	(8 745)	101 197							
Closing balance (102-103+104+105)	106	94 676	70 776	122 620	45 764		14 169		348 005							
General debt provisions																
Opening balance	107	31 417	109 694	99 518	21 884		2 652	8 471	273 636							
Charge per income statement	108	(270)	18 615	7 484	(7 763)		10 744	(8 466)	20 344							
Closing balance (99+100)	109	31 147	128 309	107 002	14 121		13 396	5	293 980							
Assets bought in or repossessed during the preceding five years and unsold																
Companies acquired	110															
Fixed properties:	111		3 526		13 417											
Private dwellings	112		2 831		10 856											
Commercial and Industrial	113		695		2 561											
Vehicles and equipment	114		33 069		18 979		8 220									
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	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	116	744 748	797 751	166 526	601 237	396 782	78 656	1 288 730	779 530	1 380 935	2 605 206	236 981	14 207 044	1 909 062	25 193 188	
Non-performing loans	117	7 941	82 570	2 575	12 852	7 919	1 860	45 088	11 065	21 631	48 058	3 585	378 680	34 003	657 827	
Security values	118	3 740	35 683	1 267	3 223	2 654	683	28 359	1 811	10 899	31 941	1 750	215 043	16 975	354 028	
Specific provisions	119	3 760	45 114	1 179	9 390	4 872	670	15 996	8 941	10 457	18 729	1 662	167 839	15 626	304 235	
Net unsecured and with no provision	120	441	1 773	129	239	393	507	733	313	275	(2 612)	173	(4 202)	1 402	(436)	
Number of clients	121	3 384	219	270	1 243	1 034	395	2 098	1 398	1 074	7 440	228	190 724	3 371	212 878	
4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES																
		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Oshana	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Distribution	122	45 702	2 233 813	457 658	721 968	140 526	15 925 195	166 310	8 726	297 067	289 756	334 636	256 911	956 567	21 834 835	
Non-performing loans	123	1 436	80 800	9 100	27 308	4 975	402 792	64 352	1 143	4 782	13 240	14 866	6 431	26 602	657 827	
Security values	124	757	38 875	5 833	14 188	1 160	229 980	33 298	785	2 104	4 918	7 858	2 636	11 638	354 030	
Specific provisions	125	680	36 406	2 405	12 456	3 450	189 343	26 987	379	2 288	5 625	6 626	3 468	14 120	304 233	
Net unsecured and with no provision	126	(1)	5 519	862	664	365	(16 531)	4 067	(21)	390	2 697	382	327	844	(436)	
Number of clients	127	1 670	50 937	14 626	30 899	11 604	202 259	8 224	329	8 572	68 827	8 475	8 729	35 197	450 348	