

<b>V3</b> Institution:	INDUSTRY
Financial Year:	2015
Start Date:	2015/10/01
End Date:	2015/12/31

**CREDIT RISK**  
(Confidential and not available for inspection by the public)

**PART A**

(All amounts to be rounded off to the nearest NS'000)

Line no	ITEMS	CLASSIFICATION CATEGORY					Total
		Pass or Acceptable	Special mention	Sub-standard	Doubtful	Loss/Bad	
		1	2	3	4	5	6
<b>(A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS</b>							
1	Gross exposure to sovereign or central banks at beginning of quarter	3,838,655	-	-	-	-	3,838,655
2	Movements during the quarter	(215,246)	-	-	-	-	(215,246)
3	Written off during the quarter	-	-	-	-	-	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	3,623,409	-	-	-	-	3,623,409
5	Realizable value of security	-	-	-	-	-	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	3,623,409	-	-	-	-	3,623,409
7	Interest suspended	-	-	-	-	-	-
8	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY</b>							
9	Gross exposure to public sector entities at beginning of quarter	3,387,380	151,537	-	-	-	3,538,917
10	Movements during the quarter	523,466	12,653	-	-	-	536,119
11	Written off during the quarter	-	-	-	-	-	-
12	Gross exposure to public sector entities at end of quarter (9+10-11)	3,910,845	164,190	-	-	-	4,075,035
13	Realizable value of security	-	-	-	-	-	-
14	Net exposure to public sector entities before provisioning (12-13)	3,910,845	164,190	-	-	-	4,075,035
15	Interest suspended	-	-	-	-	-	-
16	Provisions	39,027	3,284	-	-	-	42,311
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(C) CLAIMS ON BANKS</b>							
17	Gross exposure to banks at beginning of quarter	6,975,196	-	-	-	-	6,975,196
18	Movements during the quarter	(870,167)	-	-	-	-	(870,167)
19	Written off during the quarter	-	-	-	-	-	-
20	Gross exposure to banks at end of quarter (17+18-19)	6,105,029	-	-	-	-	6,105,029
21	Realizable value of security	-	-	-	-	-	-
22	Net exposure to banks before provisioning (20-21)	6,105,029	-	-	-	-	6,105,029
23	Interest suspended	-	-	-	-	-	-
24	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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<b>(D) CLAIMS ON SECURITY FIRMS</b>							
25	Gross exposure to security firms at beginning of quarter	378,151	-	-	-	-	378,151
26	Movements during the quarter	80	-	-	-	-	80
27	Written off during the quarter	-	-	-	-	-	-
28	Gross exposure to security firms at end of quarter (25+26-27)	378,231	-	-	-	-	378,231
29	Realizable value of security	-	-	-	-	-	-
30	Net exposure to security firms before provisioning (28-29)	378,231	-	-	-	-	378,231
31	Interest suspended	-	-	-	-	-	-
32	Provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(E) CLAIMS ON CORPORATES</b>							
33	Gross exposure to corporates at beginning of quarter	13,452,168	15,973	1,708	93	112,929	13,582,870
34	Movements during the quarter	587,352	72,981	10,686	649	(4,194)	667,472
35	Written off during the quarter	-	-	-	-	-	-
36	Gross exposure to corporates at end of quarter (33+34-35)	14,039,520	88,953	12,393	742	108,734	14,250,342
37	Realizable value of security	-	-	6,433	215	66,543	73,190
38	Net exposure to corporates before provisioning (36-37)	14,039,520	88,953	5,960	527	42,191	14,177,152
39	Interest suspended	-	-	332	21	5,501	5,854
40	Provisions	134,992	1,779	3,679	253	36,691	177,394
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO</b>							
41	Gross exposure to retail portfolio at beginning of quarter	19,189,534	212,703	79,178	83,612	312,891	19,877,917
42	Movements during the quarter	501,859	32,659	24,280	(6,263)	(41,637)	510,898
43	Written off during the quarter	-	-	187	173	6,940	7,280
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	19,691,393	245,362	103,624	77,522	278,194	20,396,095
45	Realizable value of security	-	-	41,433	25,077	149,764	216,275
46	Net exposure to retail portfolio before provisioning (44-45)	19,691,393	245,362	62,191	52,444	128,430	20,179,821
47	Interest suspended	-	-	3,420	3,868	28,777	36,065
48	Provisions	196,955	3,728	39,210	39,365	196,583	475,839
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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<b>(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES</b>							
49	Gross exposure to residential mortgage properties at beginning of quarter	27,337,346	665,718	220,638	68,495	294,385	28,586,582
50	Movements during the quarter	1,287,051	(183,639)	(24,961)	3,696	26,545	1,108,691
51	Written off during the quarter	-	-	1	3	633	537
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	28,624,397	482,079	195,676	72,188	320,966	29,694,736
53	Realizable value of security	-	-	178,345	64,465	266,257	509,067
54	Net exposure to residential mortgage properties before provisioning (52-53)	28,624,397	482,079	17,331	7,723	54,140	29,185,669
55	Interest suspended	-	-	17,548	3,620	44,025	65,194
56	Provisions	286,248	15,393	8,114	2,392	39,402	351,539
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES</b>							
57	Gross exposure to commercial real estates at beginning of quarter	10,139,584	-	4,282	-	38,312	10,182,178
58	Movements during the quarter	169,636	23	18,664	8	(3,411)	184,921
59	Written off during the quarter	-	-	-	-	-	-
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	10,309,220	23	22,946	8	34,901	10,367,099
61	Realizable value of security	-	-	22,188	-	28,430	50,618
62	Net exposure to commercial real estates before provisioning (60-61)	10,309,220	23	758	8	6,471	10,316,481
63	Interest suspended	-	-	771	1	5,475	6,246
64	Provisions	103,093	0	156	4	2,380	105,633
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	
<b>(I) OTHER ASSETS</b>							
65	Total other assets at beginning of quarter	9,938,347	-	-	-	-	9,938,347
66	Movements during the quarter	891,360	-	-	-	-	891,360
67	Written off during the quarter	-	-	-	-	-	-
68	Total other assets at end of quarter (65+66-67)	10,829,707	-	-	-	-	10,829,707
69	Realizable value of security	-	-	-	-	-	-
70	Other assets before provisioning (68-69)	10,829,707	-	-	-	-	10,829,707
71	Interest suspended	-	-	-	-	-	-
72	Provisions	23,178	-	-	-	-	23,178
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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<b>(J) TOTAL EXPOSURE</b>							
73	Total exposure at beginning of quarter	94,636,360	1,045,931	305,805	152,200	758,516	96,898,812
74	Movements during the quarter	2,875,390	(65,323)	28,668	(1,910)	(22,696)	2,814,129
75	Written off during the quarter	-	-	168	176	7,473	7,817
76	Total exposure at end of quarter (73+74-75)	97,511,750	980,608	334,640	150,459	742,226	99,719,683
77	Realizable value of security	-	-	248,399	89,757	510,594	848,150
78	Net exposure before provisioning (76-77)	97,511,750	980,608	86,241	60,702	231,232	98,870,534
79	Interest suspended	-	-	22,072	7,510	83,777	113,360
80	Provisions	783,494	24,182	51,158	42,004	275,055	1,175,893
81	Accounting adjustments on general provisions	-	-	-	-	-	-
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

1,227,325

Line no.	PART B AGEING ANALYSIS - COUNTER PARTIES	(A) Claims on Sovereign or Central Banks	(B) Claims on Public Sector Entities	(C) Claims on Banks	(D) Claims on Security Firms	(E) Claims on Corporates	(F) Claims included in the Retail Portfolios	(G) Claims secured by Residential Mortgage Properties	(H) Claims secured by Commercial Properties	(I) Other Assets	Total Exposures
		1	2	3	4	5	6	7	8	9	11
82	Current non-overdue exposures	3,623,409	3,910,823	6,105,029	378,231	14,038,585	19,489,132	28,223,029	10,308,821	10,829,707	96,906,765
83	Overdue:	-	164,212	-	-	211,758	892,404	1,471,707	58,278	-	2,798,359
84	Amount overdue: 1 to < 2 months	-	22	-	-	935	202,405	401,368	399	-	605,129
85	Amount overdue: 2 to < 3 months	-	164,190	-	-	88,953	245,218	482,079	23	-	980,464
86	Amount overdue: 3 to < 6 months	-	-	-	-	12,393	103,290	195,676	22,946	-	334,306
87	Amount overdue: 6 to < 12 months	-	-	-	-	742	77,176	72,188	8	-	150,113

88	Amount overdue: 12 months and above	-	-	-	-	108,734	264,315	320,396	34,901	-	728,347
89	<b>Gross Exposure</b>	3,623,409	4,075,035	6,105,029	378,231	14,250,342	20,381,536	29,694,736	10,367,099	10,829,707	99,705,124
Line no	AGEING ANALYSIS - PRODUCT TYPES	Instalment sales and leases	Mortgage loans	Overdrafts	Personal loans	Credit cards	Other loans & advances	Interbank advances	Total		
		A	B	C	D	E	F	G	H		
90	<b>Current non-overdue exposures</b>	12,086,855	38,527,041	9,466,496	6,165,960	426,665	8,668,189	32,933	75,374,140		
91	<b>Overdues:</b>	389,540	1,538,497	488,329	141,955	36,291	203,806	-	2,798,418		
92	Amount overdue: 1 to < 2 months	-	-	-	-	-	-	-	-		
93	Amount overdue: 1 to < 2 months	155,229	416,255	27,236	40,844	9,436	59,559	-	708,559		
94	Amount overdue: 2 to < 3 months	40,382	467,591	312,122	27,762	11,924	20,155	-	879,936		
95	Amount overdue: 3 to < 6 months	49,166	217,844	25,123	23,643	4,760	10,931	-	331,466		
96	Amount overdue: 6 to < 12 months	31,823	71,926	19,696	11,965	7,744	6,958	-	150,113		
97	Amount overdue: 12 months and above	112,941	364,882	104,152	37,741	2,427	106,203	-	728,346		
98	<b>Gross Exposure</b>	12,476,395	40,065,538	9,954,825	6,307,916	462,956	8,871,995	32,933	78,172,558		
		193,930	654,651	148,971	73,350	14,931	124,092	-	1,209,924		

(59)

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PART C GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES		Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwena	Omaheke	Omusati	Oshana	Oshikoto	Ojzondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	284,692	9,251,035	1,341,968	2,069,658	760,920	55,359,222	607,652	289,400	1,139,364	237,354	2,927,527	1,351,714	2,552,051	78,172,558
100	Non-performing loans	9,677	126,097	19,062	27,961	11,388	768,776	4,144	4,133	9,339	491	75,910	15,976	110,138	1,183,091
101	Security values	5,479	79,912	10,685	17,833	6,028	554,747	2,617	2,426	5,306	47	55,421	8,811	87,629	836,942
102	Specific provisions	2,781	35,205	7,321	8,601	4,327	220,971	1,420	1,312	3,821	292	27,487	8,017	46,554	368,219
103	Net unsecured and with no provision	1,407	10,980	1,057	1,527	1,032	(8,942)	106	394	212	152	(6,998)	(852)	(24,144)	(22,070)
104	Number of clients	5,948	54,624	10,610	19,019	10,855	243,399	7,913	6,224	8,666	3,742	32,853	9,673	25,327	438,853

PART D MEMORANDUM SECTION		Instalment sales and Lease	Overdraft Facility	Personal Loans	Credit Cards	Other loans and advances	Interbank Loans	Mortgage Loans	Total
		1	2	3	4	5	6	7	8
105	Exposures secured by residential mortgage property	-	1,328,349	189,459	-	1,801,433	-	28,628,878	31,946,120
106	Exposures secured by commercial real estate	-	2,470,675	198,027	-	6,229,200	-	6,171,642	15,069,544

Line no.	Asset Bought in or repossessed during preceding five years and unsold	Historical cost	Market value at date of return	Cumulative amount written off to date	Liabilities & other cost to be settled prior to sale
		1	2	3	4
107	Company Acquired	-	-	-	-
108	Fixed Property	4,173	8,228	1,757	-
109	Private dwelling	3,084	6,035	1,757	-
110	Commercial and Industrial	1,089	2,193	-	-
111	Vehicle and equipment	13,131	6,479	4,293	-
112	Other	-	-	-	-
113	Total	17,304	14,707	6,050	-

Line no.	Value of exposure N\$'000	Number of residential mortgage loans granted and taken up
	1	2
114	N\$ 0 - N\$ 500	754
115	N\$ 500 - N\$ 1 000	795
116	N\$ 1 000 - N\$ 1 500	350
117	N\$ 1 500 - N\$ 3 000	324
118	N\$ 3 000 and above	76
119	Total granted and taken up	2,299