

NAMIBIAN BANKING INDUSTRY CREDIT RISK AS AT QUARTER ENDED 31 March 2013

1. ASSET TYPE CATEGORY								
	Line no.	Pass or	Special	TION CATEGO Sub-	Doubtful	Loss/	Total	
		Acceptable	mention	standard		Bad		
		1	2	3	4	5	6	
(A) INSTALMENT SALES AND LEASES								
Gross instalment sales and leases at beginning of guarter	1	7,859,280	93,784	15,376	13,017	57,082	8,038,539	
Less: Reclassified during the quarter	2	9.936	3,663	6,421	8.576	766	29.362	
Written off during the quarter	3	-	-	49	152	1,458	1,659	
Payments received and other credits	4	774.716	783	3,287	646	2,001	781,433	
Add: Classified/reclassified during quarter	5	312,297	83,018	6,184	7,303	13,142	421,944	
Finance charges earned and other debits	6	547,381	132	31	1	816	548,361	
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	7,934,306	172,488	11,834	10.947	66,815	8,196,390	
Realizable value of security	8	- 1,000	-	3,632	2,787	17,996	24,415	
Net instalment sales and leases before provisioning (7 - 8)	9	7.934.306	172,488	8,202	8,160	48,819	8.171.975	
Provisions	10	84,127	3,528	4,704	5,784	39,430	137,573	
Interest suspended	11		0,000	317	328	8,820	9.465	
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	0,100	
(B) MORTGAGES								
Gross mortgage loans at beginning of quarter	12	26.336.936	536,223	88.387	56,204	230,643	27.248.392	
Less: Reclassified during the quarter	13	96.341	62,681	18,574	43,334	6,459	227,389	
Written off during the quarter	14	-	-	175	-	6,406	6,581	
Payments received and other credits	15	761.335	412	12.852	5.026	19,669	799,293	
Add: Classified/reclassified during quarter	16	172,460	126,992	82.452	17.021	47,625	446,551	
Finance charges earned and other debits	17	1,447,407	602	4.885	404	776	1,454,074	
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	27,099,128	600,725	144,123	25,269	246,510	28,115,755	
Realizable value of security	19	-	-	131,441	18,502	195,484	345,427	
Net mortgage loans at end of quarter, before provisions (18 - 19)	20	27.099.128	600,725	12.682	6,767	51,026	27,770,328	
Provisions	21	271,463	12,115	20,934	5,145	25,961	335,618	
Interest suspended	22	271,400	12,110	14,117	1,307	37.957	53,382	
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	00,002	
(C) OVERDRAFTS		0=170	5-270	0-1070	0-0070	0-10070		
Gross overdrafts at beginning of quarter	23	6.135.437	87.277	4.811	24.501	69.013	6.321.038	
Less: Reclassified during the quarter	24	1,278	22,097	1,386	14,562	9,985	49,308	
Written off during the quarter	25	37	55	124	295	4.574	5.085	
Payments received and other credits	26	1.643.232	38	11	6	485	1,643,772	
Add: Classified/reclassified during quarter	27	1,567,830	36,424	22,884	1,829	11,917	1,640,884	
Finance charges earned and other debits	28	377,111	1,919	581	139	701	380,451	
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	6,435,831	103,430	26.754	11.607	66.586	6,644,208	
Realizable value of security	30	-0,100,001		14,400	3,232	15,678	33.310	
Net overdrafts at end of quarter, before provisions (29 - 30)	31	6.435.831	103.430	12.354	8,375	50,908	6,610,898	
Provisions	32	65,237	2,599	6,760	7,829	40.591	123,016	
Interest suspended	33	03,237	2,399	622	550	12.808	13,980	
Minimum provision in percentages, G=general, S=specific	33	G=1%	G=2%	S=10%	S=50%	S=100%	13,900	

) PERSONAL LOANS							
ross personal loans at beginning of quarter	34	2,830,797	17,510	11,206	24,788	27,959	2,912,261
ess: Reclassified during the quarter	35	49,385	9,395	5,516	19,636	252	84,185
Written off during the quarter	36	90	3	642	528	3,183	4,446
Payments received and other credits	37	260,228	173	1,805	1,582	1,387	265,175
dd: Classified/reclassified during quarter	38	124,180	11,097	13,154	4,773	20,467	173,669
Finance charges earned and other debits	39	273,942	55	755	65	355	275,172
ross personal loans at end of quarter (34-35-36-37+38+39)	40	2,919,217	19,090	17,151	7,880	43,958	3,007,297
ealizable value of security	41	-	-	6,261	1,153	7,660	15,074
et personal loans at end of quarter, before provisions (40 - 41)	42	2,919,217	19,090	10,890	6,727	36,298	2,992,223
rovisions	43	29,549	1,089	3,304	3,468	32,369	69,778
terest suspended	44			1,022	1,042	6,039	8,103
inimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
CREDIT CARDS							
ross credit card balances at beginning of quarter	45	304,121	1,183	8,435	-	1,116	314,855
ess: Reclassified during the quarter	46	7,855	6,443	-	-	140	14,438
Written off during the quarter	47	-	-	298	-	780	1,078
Payments received and other credits	48	231,628	180	8,137	-	1,351	241,296
dd: Classified/reclassified during quarter	49	39	6,703	8,940	-	1,035	16,717
Finance charges earned and other debits	50	290,710	218	2	-	1,176	292,106
ross credit card balances at end of quarter (45-46-47-48+49+50)	51	355,387	1,481	8,942	-	1,056	366,867
ealizable value of security	52	-	-	-	-	-	-
et credit card balances at end of quarter, before provisions (51-52)	53	355,387	1,481	8.942	-	1,056	366,867
rovisions	54	4,305	505	8,942	-	968	14,720
terest suspended	55	.,,,,,,			-	88	88
inimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
) LOANS TO BANKS				,.		- 10070	
ross loans to banks at beginning of quarter	56	1	_			_	1
ess: Reclassified during the quarter	57		_			_	
Written off during the quarter	58						
Payments received and other credits	59	- 1	-	-		-	1
dd: Classified/reclassified during quarter	60	32,344	-	-	-	-	32,344
	61	32,344	-	-	-		32,344
Finance charges earned and other debits	62		-	-		-	
ross loans to banks at end of quarter (56-57-58-59+60+61)		32,344				-	32,344
ealizable value of security et loans to banks, before provisions (62 - 63)	63	32.344	-	-		-	32.344
	64 65	32,344	-			-	32,344
rovisions		323	-	-		-	323
terest suspended	66	0.40/	0.00/				
inimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
G) OTHER LOANS & ADVANCES							
ross other loans at beginning of quarter	67	5,655,845	16,592	1,556			
ess: Reclassified during the quarter	68	17,273			5,304	36,644	
			8,052	1,233	3,801	89	30,447
Written off during the quarter	69	-	-	-	3,801	89 502	30,447 502
Payments received and other credits	70	252,391	-	-	3,801	89 502 390	30,447 502 252,782
Payments received and other credits dd: Classified/reclassified during quarter	70 71	358,766	- - 15,509	- - 6,323	3,801 - - 6,615	89 502 390 10,357	30,447 502 252,782 397,570
Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits	70 71 72	358,766 145,403	- 15,509 2,010	- - 6,323 9	3,801 - - - 6,615 26	89 502 390 10,357 985	30,447 502 252,782 397,570 148,433
Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72)	70 71 72 73	358,766	- - 15,509	- - 6,323 9 6,655	3,801 - - 6,615 26 8,144	89 502 390 10,357 985 47,005	30,447 502 252,782 397,570 148,433 5,978,213
Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security	70 71 72 73 74	358,766 145,403 5,890,349	15,509 2,010 26,059	6,323 9 6,655 332	3,801 - - 6,615 26 8,144 1,160	89 502 390 10,357 985 47,005 27,879	30,447 502 252,782 397,570 148,433 5,978,213 29,371
Payments received and other credits ddd: Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74)	70 71 72 73 74 75	358,766 145,403 5,890,349 - 5,890,349	15,509 2,010 26,059 - 26,059	6,323 9 6,655 332 6,323	3,801 - - 6,615 26 8,144 1,160 6,984	89 502 390 10,357 985 47,005 27,879 19,126	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842
Payments received and other credits dd: Classified/dreciassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions	70 71 72 73 74 75 76	358,766 145,403 5,890,349	15,509 2,010 26,059	- - 6,323 9 6,655 332 6,323	3,801 - - 6,615 26 8,144 1,160 6,984 6,870	89 502 390 10,357 985 47,005 27,879 19,126 10,232	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776
Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended	70 71 72 73 74 75	358,766 145,403 5,890,349 - 5,890,349 61,143	15,509 2,010 26,059 - 26,059 1,354	- - 6,323 9 6,655 332 6,323 178 225	3,801 - - 6,615 26 8,144 1,160 6,984 6,870 51	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific	70 71 72 73 74 75 76	358,766 145,403 5,890,349 - 5,890,349	15,509 2,010 26,059 - 26,059	- - 6,323 9 6,655 332 6,323	3,801 - - 6,615 26 8,144 1,160 6,984 6,870	89 502 390 10,357 985 47,005 27,879 19,126 10,232	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776
Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES	70 71 72 73 74 75 76 77	358,766 145,403 5,890,349 - 5,890,349 61,143 G=1%	15,509 2,010 26,059 26,059 1,354 G=2%	- 6,323 9 6,655 332 6,323 178 225 S=10%	3,801 - - 6,615 26 8,144 1,160 6,984 6,870 51 G=1%	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1%	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific	70 71 72 73 74 75 76 77	358,766 145,403 5,890,349 - 5,890,349 61,143 G=1%	- 15,509 2,010 26,059 - 26,059 1,354 G=2%	- - 6,323 9 6,655 332 6,323 178 225 S=10%	3,801 - - 6,615 26 8,144 1,160 6,984 6,870 51 G=1%	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954
Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES	70 71 72 73 74 75 76 77	358,766 145,403 5,890,349 - 5,890,349 61,143 G=1%	15,509 2,010 26,059 26,059 1,354 G=2%	- 6,323 9 6,655 332 6,323 178 225 S=10%	3,801 - 6,615 26 8,144 1,160 6,984 6,870 51 G=1%	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1%	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terrest suspended inimum provision in percentages, G=general, S=specific ty TOTAL LOANS & ADVANCES ross total loans at beginning of quarter	70 71 72 73 74 75 76 77	358,766 145,403 5,890,349 - 5,890,349 61,143 G=1%	- 15,509 2,010 26,059 - 26,059 1,354 G=2%	- - 6,323 9 6,655 332 6,323 178 225 S=10%	3,801 - - 6,615 26 8,144 1,160 6,984 6,870 51 G=1%	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1%	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter security in the control of the	70 71 72 73 74 75 76 77	358,766 145,403 5,890,349 5,890,349 61,143 G=1% 49,122,417 182,066	15,509 2,010 26,059 - 26,059 1,354 G=2%		3,801 - 6,615 26 8,144 1,160 6,984 6,870 51 G=1%	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1%	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954 50,551,028 435,128
Payments received and other credits ddd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific et) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter asses: Reclassified during the quarter Written off during the quarter	70 71 72 73 74 75 76 77 78 79 80	358,766 145,403 5,890,349 - 5,890,349 61,143 G=1% 49,122,417 182,066 127	15,509 2,010 26,059 2,6059 1,354 G=2% 752,569 112,331 58		3,801 - - 6,615 26 8,144 1,160 6,984 6,870 51 G=1% 123,814 89,909 975	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1%	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terrest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter seclassified during the quarter Written off during the quarter Payments received and other credits	70 71 72 73 74 75 76 77 78 79 80 81	358,766 145,403 5,890,349 61,143 G=1% 49,122,417 182,066 127 3,923,531	-15,509 2,010 26,059 -26,059 1,354 G=2% 752,569 112,331 58 1,586		3,801	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1% 422,457 17,692 16,902 25,283	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,844 79,776 6,954 50,551,026 435,129 19,350 3,983,753 3,129,676
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter sess. Reclassified during the quarter Written off during the quarter Payments received and other credits dd: Classified/reclassified during quarter	70 71 72 73 74 75 76 77 78 79 80 81 82	358,766 145,403 5,890,349 - 5,890,349 61,143 G=1% 49,122,417 182,066 127 3,923,531 2,567,916	15,509 2,010 26,059 26,059 1,354 G=2% 752,569 112,331 58 1,586 279,743	6,323 9 6,655 332 6,323 178 225 S=10% 129,771 33,131 1,288 26,092 139,937	3,801 6,615 26 8,144 1,160 6,984 6,870 51 G=1% 123,814 89,909 975 7,260 37,541	89 502 390 10,357 985 47,005 27,879 19,126 6,678 G=1% 422,457 17,692 16,902 25,283 104,542	30,447 502 252,782 397,577 148,433 5,978,213 29,371 5,948,842 79,776 6,954 435,128 435,128 19,356 3,983,753 3,129,678
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter ess: Reclassified during the quarter Written off during the quarter Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross total loans at end of quarter (78-79-80-81+82+83)	70 71 72 73 74 75 76 77 78 79 80 81 82 83	358,766 145,403 5,890,349 61,143 G=1% 49,122,417 182,066 127 3,923,531 2,567,916 3,081,954	T5,509 2,010 26,059 2,020 26,059 1,354 G=2% 752,569 112,331 58 1,586 279,743 4,936	6,323 9 6,655 332 6,323 178 225 S=10% 129,771 33,131 1,288 26,092 139,937 6,263 215,460	3,801 - - 6,615 26 8,144 1,160 6,984 6,870 51 123,814 89,909 9755 7,260 37,541 63,846	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1% 422,457 17,692 16,902 25,283 104,542 4,808 471,931	30,447 502 252,782 397,570 148,433 5,978,213 29,371 6,954 479,776 6,954 435,125 19,350 3,983,597 3,998,597 52,341,073
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter written off during the quarter Written off during the quarter Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross total loans at end of quarter (78-79-80-81+82+83) ealizable value of security	70 71 72 73 74 75 76 77 78 80 81 82 83 84 85	358,766 145,403 5,890,349 5,890,349 61,143 G=1% 49,122,417 182,066 127 3,923,531 2,567,916 3,081,954 50,666,563	T5,509 2,010 26,059 2,059 1,354 G=2% 752,569 112,331 58 1,586 279,743 4,936 923,273	6,323 9 6,655 332 6,323 178 225 S=10% 129,771 33,131 1,288 26,092 139,937 6,263 215,460 156,066	3,801	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1% 422,457 17,692 16,902 25,283 104,542 4,808 471,931 264,697	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954 435,129 19,350 3,983,753 3,129,679 3,098,597 52,341,073 447,597
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) eatizable value of security et other loans, before provisions (73 - 74) rovisions tetrest suspended inimum provision in percentages, G=general, S=specific through the control of	70 71 72 73 74 75 76 77 78 80 81 82 83 84 85 86	358,766 145,403 5,890,349 61,143 G=1% 49,122,417 182,066 127 3,923,531 2,567,916 3,081,954 50,666,563	15,509 2,010 26,059 26,059 1,354 G=2% 752,569 112,331 58 1,586 279,743 4,936 923,273	6,323 9 6,655 332 6,323 178 225 S=10% 129,771 33,131 1,288 26,092 139,937 6,263 215,460 156,066 59,394	3,801	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1% 422,457 17,692 16,902 25,283 104,542 4,808 471,931 264,697 207,234	30,447 502 252,782 397,570 148,433 5,978,213 29,371 5,948,842 79,776 6,954 435,129 19,350 3,983,753 3,129,679 3,098,597 52,341,073 447,597 51,893,476
Payments received and other credits dd. Classified/reclassified during quarter Finance charges earned and other debits ross other loans at end of quarter (67-68-69-70+71+72) ealizable value of security et other loans, before provisions (73 - 74) rovisions terest suspended inimum provision in percentages, G=general, S=specific 1) TOTAL LOANS & ADVANCES ross total loans at beginning of quarter written off during the quarter Written off during the quarter Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits ross total loans at end of quarter (78-79-80-81+82+83) ealizable value of security	70 71 72 73 74 75 76 77 78 80 81 82 83 84 85	358,766 145,403 5,890,349 5,890,349 61,143 G=1% 49,122,417 182,066 127 3,923,531 2,567,916 3,081,954 50,666,563	T5,509 2,010 26,059 2,059 1,354 G=2% 752,569 112,331 58 1,586 279,743 4,936 923,273	6,323 9 6,655 332 6,323 178 225 S=10% 129,771 33,131 1,288 26,092 139,937 6,263 215,460 156,066	3,801	89 502 390 10,357 985 47,005 27,879 19,126 10,232 6,678 G=1% 422,457 17,692 16,902 25,283 104,542 4,808 471,931 264,697	5,715,941 30,447 502 252,782 397,570 148,433 5,978,213 5,948,842 79,776 6,954 435,129 19,350 3,983,753 3,129,679 3,198,597 51,893,476 597,779 91,972

MEMORANDUM ITEMS								1							
NCDS, Investments and all other assets before provisions	89	312,297	83,018	6,184	7,303	13,142	421,944								
Provisions made in respect of any of the above assets	90	547,381	132	31	1	816	548,361	1							
Net NCDs, investments and all other assets (89 - 90)	91	(235,084)	82,886	6,153	7.302	12.326	(126,417)	1							
		Instalment Sales	Mortgages	Overdrafts	Personal Loans	All Other Loans	TOTAL								
Recoveries during the quarter	92	2,734	39	1,851	1,339	1,268	7,231	1							
2. ASSET QUALITY &	Line	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank	Total	1					
PROVISION FOR LOAN LOSSES	no.	sales and leases	loans		loans	cards	& advances	advances							
		Α	В	С	D	E	F	G	Н	1					
Ageing analysis															
Total loans and advances	93	8,196,390	28,115,755	6,644,208	3,007,297	366,866	5,978,213	32,344	52,341,073	l					
Current (non-overdue) loans	94	7,768,341	25,420,395	6,425,086	2,858,479	350,581	5,883,331	32,344	48,738,558	l					
Overdues:	95	428,049	2,695,360	219,122	148,818	16,285	94,881	-	3,602,515	ļ.					
Amounts overdue: <1 month	96	165,964	1,603,364	10,745	56,510	4,813	6,144	-	1,847,540						
Amounts overdue: 1 to < 3 months	97	172,488	676,094	103,430	23,318	1,474	26,933	-	1,003,737	l					
Amounts overdue: 3 to < 6 months	98	11,834	144,123	26,754	17,151	8,942	6,655	-	215,460						
Amounts overdue: 6 to <12 months	99	16,918	61,609	23,940	22,903	-	8,406	-	133,775	l					
Amounts overdue: 12 to <18 months	100	52,003	187,222	47,643	27,715	4.050	45,779	-	360,362	l					
Amounts overdue: 18 months and above	101	8,842	22,948	6,610	1,220	1,056	964	-	41,640	l					
Specific provisions	102	53,380	52,084	58,345	37,573	9,552	12,729		223,663	ł					
Opening balance Amounts written off	102	1,834	6,586	58,345 8,212	6,437	9,552 2,174	12,729	-	25,744	l					
Recoveries of previous write-offs	103	808	0,386	1,606	1,068	1,122	135	-	4.739	l					
Charge per income statement	104	399	23,735	6,657	7,885	1,122	5,561	-	4,739	l					
Closing balance (102-103+104+105)	105	52,753	69,233	58,396	40,089	9,998	17,923	-	248,393	l					
General debt provisions	100	32,733	09,233	30,330	40,009	3,330	17,323	_	240,333	l					
Opening balance	107	86.422	281.346	64.067	30,457	4.642	56.656	_	523.588						
Charge per income statement	108	1,233	2,233	3,769	182	168	5.841	323	13,749	i					
Closing balance (99+100)	109	87,655	283,578	67,836	30,638	4,810	62,497	323	537,337						
		,		01,000		1,010	,			1					
Assets bought in or repossessed during the preceding five years and unsold		Historical cost to date			t date of Cumulative leturn amounts mritten off to date o			Liabilities iro legal, municipal & other costs to sale	be settled prior to						
Companies acquired	110					-		-							
Fixed properties:	111	4,589		7,565		-		-		l					
Private dwellings	112	4,589		7,565		-		-		l					
Commercial and Industrial	113 114	15,299		7,672		630		-							
Vehicles and equipment Other	114	15,299		7,672		630		-		ł					
3. SECTORAL DISTRIBUTION OF LOANS AND ADVANCES	Line	Agriculture	Fishing	Mining	Manufactu-	Construc-	Electricity,	Trade &	Transport	Finance		Government	Individuals	Other	Total
	no.	& Forestry			ring	tion	Gas & Water	Accommo- dation	and Communi-	and insurance	and business	Services			
	no.		2	3			Gas & Water	dation	Communi- cation	insurance	business services		42	42	14
Distribution		1	2	3	4	5	Gas & Water	dation 7	Communi- cation 8	insurance 9	business services 10	11	12	13	14
Distribution Non-parterning lease	116	1 2,157,447	811,322	1,246,616	4 1,309,733	5 1,819,194	6 448,398	7 10,998,517	Communication 8 1,207,090	9 1,297,159	business services 10 5,662,909	11 697,970	23,562,774	1,121,944	52,341,073
Non-performing loans	116 117	1 2,157,447 24,180	811,322 16,364	1,246,616 2,278	4 1,309,733 16,304	5 1,819,194 21,659	6 448,398 4,340	7 10,998,517 119,447	Communication 8 1,207,090 8,929	9 1,297,159 10,285	business services 10 5,662,909 44,473	11 697,970 113	23,562,774 452,396	1,121,944 30,472	52,341,073 751,239
Non-performing loans Security values	116 117 118	1 2,157,447 24,180 12,303	811,322 16,364 11,894	1,246,616 2,278 1,389	4 1,309,733 16,304 6,414	5 1,819,194 21,659 9,204	6 448,398 4,340 1,930	7 10,998,517 119,447 61,399	Communication 8 1,207,090 8,929 4,566	9 1,297,159 10,285 4,908	business services 10 5,662,909 44,473 25,722	11 697,970 113 55	23,562,774 452,396 298,200	1,121,944 30,472 18,913	52,341,073 751,239 456,897
Non-performing loans Security values Specific provisions	116 117 118 119	1 2,157,447 24,180 12,303 10,746	811,322 16,364 11,894 3,737	1,246,616 2,278 1,389 798	4 1,309,733 16,304 6,414 8,397	5 1,819,194 21,659 9,204 9,901	6 448,398 4,340 1,930 1,754	7 10,998,517 119,447 61,399 43,956	Communication 8 1,207,090 8,929 4,566 3,256	9 1,297,159 10,285 4,908 4,053	business services 10 5,662,909 44,473 25,722 13,531	11 697,970 113 55 42	23,562,774 452,396 298,200 137,301	1,121,944 30,472 18,913 10,920	52,341,073 751,239 456,897 248,392
Non-performing loans Security values Specific provisions Net unsecured and with no provision	116 117 118 119 120	1 2,157,447 24,180 12,303 10,746 1,131	811,322 16,364 11,894 3,737 733	1,246,616 2,278 1,389 798 91	4 1,309,733 16,304 6,414 8,397 1,494	5 1,819,194 21,659 9,204 9,901 2,554	6 448,398 4,340 1,930 1,754 656	7 10,998,517 119,447 61,399 43,956 14,092	Communication 8 1,207,090 8,929 4,566 3,256 1,107	9 1,297,159 10,285 4,908 4,053 1,324	business services 10 5,662,909 44,473 25,722 13,531 5,220	11 697,970 113 55 42 16	23,562,774 452,396 298,200 137,301 16,895	1,121,944 30,472 18,913 10,920 638	52,341,073 751,239 456,897 248,392 45,950
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients	116 117 118 119	1 2,157,447 24,180 12,303 10,746 1,131 4,123	811,322 16,364 11,894 3,737 733 273	1,246,616 2,278 1,389 798 91 369	4 1,309,733 16,304 6,414 8,397 1,494 1,620	5 1,819,194 21,659 9,204 9,901 2,554 3,307	6 448,398 4,340 1,930 1,754 656	dation 7 10,998,517 119,447 61,399 43,956 14,092 18,595	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994	9 1,297,159 10,285 4,908 4,053 1,324 1,579	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014	11 697,970 113 55 42 16 245	23,562,774 452,396 298,200 137,301 16,895 334,101	1,121,944 30,472 18,913 10,920 638 3,323	52,341,073 751,239 456,897 248,392 45,950 379,202
Non-performing loans Security values Specific provisions Net unsecured and with no provision	116 117 118 119 120	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi	811,322 16,364 11,894 3,737 733 273 Erongo	1,246,616 2,278 1,389 798 91 369 Hardap	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango	6 448,398 4,340 1,930 1,754 656 659 Khomas	dation 7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati	11 697,970 113 55 42 16 245 Oshana	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa	52,341,073 751,239 456,897 248,392 45,950 379,202 Total
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients 4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES	116 117 118 119 120 121	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi	811,322 16,364 11,894 3,737 733 273 Erongo	1,246,616 2,278 1,389 798 91 369 Hardap	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango	6 448,398 4,340 1,930 1,754 656 659 Khomas	dation 7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene 7	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena 8	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke 9	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati	11 697,970 113 55 42 16 245 Oshana	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa	52,341,073 751,239 456,897 248,392 45,950 379,202 Total
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients 4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES Distribution	116 117 118 119 120 121	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi 1 211,183	811,322 16,364 11,894 3,737 733 273 Erongo	1,246,616 2,278 1,389 798 91 369 Hardap 3	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas 4 1,495,439	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango 5 449,642	6 448,398 4,340 1,930 1,754 656 659 Khomas 6 36,695,987	dation 7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene 7 390,598	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena 8 99,236	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke 9 805,746	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati 10 709,507	11 697,970 113 55 42 16 245 Oshana 11 1,307,853	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto 12 977,623	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa 13 1,828,749	52,341,073 751,239 456,897 248,392 45,950 379,202 Total 14 52,341,074
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients 4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES Distribution Non-performing loans	116 117 118 119 120 121	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi 1 211,183 6,998	811,322 16,364 11,894 3,737 733 273 Erongo 2 6,443,525 68,547	1,246,616 2,278 1,389 798 91 369 Hardap 3 925,986 14,873	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas 4 1,495,439 18,434	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango 5 449,642 7,653	6 448,398 4,340 1,930 1,754 656 659 Khomas 6 36,695,987 462,929	dation 7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene 7 390,598 18,598	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena 8 99,236 1,043	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke 9 805,746 7,604	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati 10 709,507 16,961	11 697,970 113 55 42 16 245 Oshana 11 1,307,853 91,506	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto 12 977,623 5,537	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa 13 1,828,749 30,554	52,341,073 751,239 456,897 248,392 45,950 379,202 Total 14 52,341,074 751,237
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients 4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES Distribution Non-performing loans Security values	116 117 118 119 120 121	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi 1 211,183 6,998 4,128	811,322 16,364 11,894 3,737 733 273 Erongo 2 6,443,525 68,547 45,369	1,246,616 2,278 1,389 798 91 369 Hardap 3 925,986 14,873 7,054	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas 4 1,495,439 18,434 8,080	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango 5 449,642 7,653 3,950	6 448,398 4,340 1,930 1,754 656 659 Khomas 6 36,695,987 462,929 299,099	7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene 7 390,598 18,598 8,757	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena 8 99,236 1,043 289	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke 9 805,746 7,604 4,394	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati 10 709,507 16,961 12,532	11 697,970 113 55 42 16 245 Oshana 11 1,307,853 91,506 43,237	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto 12 977,623 5,537 2,851	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa 13 1,828,749 30,554 17,157	52,341,073 751,239 456,897 248,392 45,950 379,202 Total 14 52,341,074 751,237 456,897
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients 4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES Distribution Non-performing loans Security values Specific provisions	116 117 118 119 120 121	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi 1 211,183 6,998 4,128 2,107	811,322 16,364 11,894 3,737 733 273 Erongo 2 6,443,525 68,547 45,369 19,470	1,246,616 2,278 1,389 798 91 369 Hardap 3 925,986 14,873 7,054 5,052	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas 4 1,495,439 18,434 8,080 6,898	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango 5 449,642 7,653 3,950 2,835	Gas & Water 6 448,398 4,340 1,930 1,754 656 659 Khomas 6 36,695,987 462,929 299,099 149,973	7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene 7 390,598 18,598 8,757 7,122	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena 8 99,236 1,043 289 362	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke 9 805,746 7,604 4,394 2,717	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati 10 709,507 16,961 12,532 4,284	11 697,970 113 55 42 16 245 Oshana 11 1,307,853 91,506 43,237 34,312	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto 12 977,623 5,537 2,851 2,493	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa 13 1,828,749 30,554 17,157	52,341,073 751,239 456,897 248,392 45,950 379,202 Total 14 52,341,074 751,237 456,897 248,395
Non-performing loans Security values Specific provisions Net unsecured and with no provision Number of clients 4.GEOGRAPHICAL DISTRIBUTION OF LOANS & ADVANCES Distribution Non-performing loans Security values	116 117 118 119 120 121	1 2,157,447 24,180 12,303 10,746 1,131 4,123 Caprivi 1 211,183 6,998 4,128	811,322 16,364 11,894 3,737 733 273 Erongo 2 6,443,525 68,547 45,369	1,246,616 2,278 1,389 798 91 369 Hardap 3 925,986 14,873 7,054	4 1,309,733 16,304 6,414 8,397 1,494 1,620 Karas 4 1,495,439 18,434 8,080	5 1,819,194 21,659 9,204 9,901 2,554 3,307 Kavango 5 449,642 7,653 3,950	6 448,398 4,340 1,930 1,754 656 659 Khomas 6 36,695,987 462,929 299,099	7 10,998,517 119,447 61,399 43,956 14,092 18,595 Kunene 7 390,598 18,598 8,757	Communication 8 1,207,090 8,929 4,566 3,256 1,107 1,994 Ohanguena 8 99,236 1,043 289	insurance 9 1,297,159 10,285 4,908 4,053 1,324 1,579 Omaheke 9 805,746 7,604 4,394	business services 10 5,662,909 44,473 25,722 13,531 5,220 9,014 Omusati 10 709,507 16,961 12,532	11 697,970 113 55 42 16 245 Oshana 11 1,307,853 91,506 43,237	23,562,774 452,396 298,200 137,301 16,895 334,101 Oshikoto 12 977,623 5,537 2,851	1,121,944 30,472 18,913 10,920 638 3,323 Otjozondjupa 13 1,828,749 30,554 17,157	52,341,073 751,239 456,897 248,392 45,950 379,202 Total 14 52,341,074 751,237 456,897