

Bank of Namibia MANANA BARRON ROUGHT MALL COMPLEXATION OF CHAPIL AND MY 1999 COMPLEXATION OF CHAPIL AND MY 1999									
COMMON EQUITY TIER 1 CAPITAL (CET1)		31-Mar	30-Jun	30-Sep	31-Dec				
	1 2	23.861 2,263,423	23.861 2,263,423	23.861	23.85				
Retained earnings after deducting any interim audited loss or final dividend which have been declared by the board of the bank on any class of shares.	3	8.330.920	10.108.137	9.049.387	9,241,84				
Observe yearines year Only Loops Cuppose visions on yeakes. The previous resulting from the issues of Ordinary states included included in CET 1 Petrained servings after deducting any Interim audited loss or final dividend which have been decided by the board of the basks on any class of hatmar. Accumulated other comprehensive income and other disclosed reserves, excluding revelusion of anyplas on lates.	4	5,437,481	393,095	405,725	6,202,80				
Current year's interim profits that satisfy all conditions set out in peragraph 10.1 (e) of BID-5A. Ordinary shares issued by consolidated subsidiaries of the bank and held by the third parties	5	333,592	5,998,121	5,998,121	509,00				
Ordinary shares issued by consolidated subsidiaries of the bank and held by the third parties that meet the criteria for inclusion in the CET 1 Capital	a		0						
that meet the criteria for inclusion in the CET 1 Capital Regulatory adjustments applied in the calculation of CET 1 Capital due to capital shortfall on AT1 and Tier 2 capital	7	0	0						
Sub total of CET 1 Capital (sum of line item 1 to item 7) Regulatory adjustments/Deduction	61	16.389.277	18.786.637	17.260.437	18.321.7				
Deduct: Goodwill and other intengibles (except mortgage servicing rights) Deduct: Deferred tax assets	9 10	852,253 19,901	949,275 19.451	872,916	973,5				
Deduct: Cash flow hedge reserves Deduct: Gain on sale related to securitization transactions (descognise any increase in equity	11	0	0	0					
capital resulting from securitization transaction, such as that associated with expected future margin income resulting in a gain on sale)	12		0						
Deduct: Cumulative gains and losses due to change in own credit risk on fair valued financial liabilities	13		0						
Deduct: Defined benefit pension fund assets and liabilities Deduct: Investment in own shares(Treasury stock)	14 15	116,059	120,569	125,083	129,4				
	16	0	0	0					
Deduct: Reciprocal cross holdings in the capital of banking, financial and insurance entities Deduct: Investment in the capital of banking, financial and insurance entities that are outside the acops of regulatory consolidation and where the bank does not own 20% or more of the beauting common share capital of the entity Deducts: Significant investment in the capital of banking, financial and insurance that are									
issued common share capital of the entity Deduct: Significant investment in the capital of banking, financial and insurance that are	17								
outside the scope of regulatory consolidation Deduct: Threshold deductions	18 19	0	0	0					
Sub total of Regulatory adjustments/Deduction Line Item 2 to 12) NET Total CET 1 Capital Line Item 8 Less line Item 20)	20 21	988,213 15,401,064	1,009,295	997,999 16,262,438	1,103,0				
ADDITIONAL TIER 1 CAPITAL (AT 1) INSTRUMENTS									
instrument issued by the bank that meets the criteria for inclusion in Additional Tier 1 Capital (and are not included in Common Equity Tier 1 Capital)	22	0	0						
Share premium resulting from the issue of instruments included in Additional Tier 1 Capital	23	0	0	0					
instrument issued by consolidated subsidiaries of the bank and held by the third perfect that meets the criteria for inclusion in Additional Tier 1 Capital and are not included in Common Equity Tier 1 Capital									
Regulatory adjustments applied in the calculation of Additional Tier 1 Capital Sub-total of Additional Tier 1 Capital (AT 1) (Sum of line Item 22 to 25.)	25 25	0	0						
Regulatory adjustments Deduction	- 70								
Deduct: Investment in own shares not meeting the criteria for CET1 capital	27		0						
Deduct: Investment in the capital of banking, financial and insurance entities that are out side the acope of regulatory consolization and where the bank does not own 20% or more of issued common capital of the entity (that does not meet criteria CET1 capital)									
	28								
Deduct 59% of securitization exposure where the applicable risk weight has not been applied. Sub total of Regulatory adjustmenta/Deduction Line Item 27 to 29)	29 30	0	0	0					
NET Total Additional Tier 1 Capital (Line Item 25 Less line Item 30) TOTAL ELIGIBLE TIER 1 CAPITAL (the sum of Item 21 and Item 31)	31 32	15,401,064	17,697,342	16,262,438	17,218,7				
TIER 2 CANTAL INSTRUMENTS instruments issued by the bank that meet the criteria for inclusion in Tier 2 Capital and (are not included in Tier 1 capital)	23	458,255	363.539	269.968	507.0				
Share premium (Stock surplus) resulting from the issue of instruments included in Tier 2 capits	24								
Instrument issued by consolidated subsidiaries of the bank and held by the third parties that	35		0	0					
Interest little Circuits and management or little 2 sold in Section 10 of BID-5A. Chrosoffine profits (will be phased out over a period of five years from the implementation date of Blazel Blastring early 2019). Surphus adding from revaluation of land building that meet conditions explained in Section 10 file of BID-6A.	36	1.244.633	1.212.648	1,269,110	1.261.0				
implementation date of Basel III starting early 2019) Surplus arising from revaluation of land building that meet conditions explained in Section 10	37	1,256,216	258,015	843,911	579,0				
	36	19,538	19,538	19,538	19,5				
Regulatory adjustments applied in the calculation of Tier 2 capital (further clarity is given in Section 11 & 12 of BID-5A) Sub total Tier 2 Capital (Sum of line Item 33 to 39)	32	2,978,642	-89,061 1,774,679	-205,454 2,195,073	-210,3 2,157,9				
Regulatory adjustments Deduction			-	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Deduct 50% of securitization exposure where the applicable risk weight has not been applied. Deduct any other deductible items that do not meet criteria for CET1 and for AT1.	41 42	0	0	0	329,0				
Sub total of Regulatory adjustmenta/Deduction Line Item 41 to 42) VET total Tier 2 Capital (Line Item 40 Less 43)	43	2,978,642	1,774,679	2,196,073	329.0 1,828,8				
(OTAL ELISIBLE CAPITAL (the sum of item 32 and 44)	45	18,379,706	19,472,021	18,458,511	19,047,0				
Soital Conservation buffer amount	46	7.376.975	2.772.351	2.824.207	2.875.1				
COMPUTATION OF RISK-WEIGHTED ASSETS Credit Risk: Standardized Approach (including RW equivalent for Off-balance sheet									
exposures) Total Risk-weighted Amount for Credit Risk 2: Operational Risk (see Note 5):	47	98,204,262	95,619,567	97,373,668	98,561,6				
2(a). Basic Indicator Approach: Calibrated risk-weighted amount	46			0					
(b). The Standardized Approach: Calibrated risk-weighted amount Total Calibrated Risk-weighted Amount for Operational Risk	49 50	14,132,113	14,561,226 14,561,226	15,056,941 15,056,941	15,596,6 15,596,6				
	51	412,520	712,500	537,669	887,6				
. Market risk: Standardized Approach Calibrated Risk-weighted Amount for Market Risk		112.748.995	110.894.053	112.968.278	115.046.3				
Calibrated Risk-weighted Amount for Market Risk	52								
Calibrated Risk-weighted Amount for Market Risk	T								
Calibrated Risk-weighted Amount for Market Risk	53	16.3%	17.6%	16.3%	16				
Calibrated Risk-weighted Amount for Market Risk	53 54 55	16.3%	17.6%	16.3% 14.4%					
AGGREGATE RISK-WEIGHTED ASSETS (sum of fine Items 47, 90; and 51) ICHAE ELBIBLE CAPTAL RATIO; the sum of item 65 divided by time item 52) (Minimum of DY WHICH ST WHICH ST CAPTAL RATIO (the sum of item 52) (Minimum of 64)	53				15				
Califorated Risk-weighted Annount for Market Risk ACCHICAGE RESK-WEIGHTED ASSETS Issue of line Issues 47; 50; and 51) FOTAL CLUBINE CAPTAL RATTO the sum of sem 63 divided by Jine Issue 32; (Minimum of 100%) OF WHITE TET Captal Risks (Inve Issue 21 divided by Jine Issue 32); (Minimum of 6%)	53 54 55	13.7%	16.0%	94.45 94.45	16 15 15				
allorated files-weighted Annount for Market Risk GORDCOATE RISK-WEIGHTED ASSETS Issum of line Isems 47; 50; and 51) OTAL CELEBIE CANTAL RATIO (No xum of nem 63 divided by line Isem 52) (Minimum of con) OTAL CELEBIE CANTAL RATIO (No xum of nem 63 divided by line Isem 52) (Minimum of con) OTAL CELEBIE CANTAL RATIO (No xum of nem 63 divided by line Isem 52) (Minimum of 63) THOSTOR TI CELEBIE RISK (LINE Isem 21 divided by line Isem 52) (Minimum of 63)	53 54 55 56 57	13.7% 13.7% 2.6%	16.0% 16.0% 1.6%	14.4% 14.4% 1.9%	15				
allorated files-weighted Annount for Market Risk GORDCOATE RISK-WEIGHTED ASSETS Issum of line Isems 47; 50; and 51) OTAL CELEBIE CANTAL RATIO (No xum of nem 63 divided by line Isem 52) (Minimum of con) OTAL CELEBIE CANTAL RATIO (No xum of nem 63 divided by line Isem 52) (Minimum of con) OTAL CELEBIE CANTAL RATIO (No xum of nem 63 divided by line Isem 52) (Minimum of 63) THOSTOR TI CELEBIE RISK (LINE Isem 21 divided by line Isem 52) (Minimum of 63)	53 54 55 55 57 57	13.7% 13.7% 2.0% 0.0%	16.0% 16.0% 1.6% 0.0%	94.4% 14.4% 1.9% 0.0% 96.3%	15 15 1 1				
Additional File Annageries Annual for March File Annual for March	53 54 55 56 57	13.7% 13.7% 2.6%	16.0% 16.0% 1.6%	14.4% 14.4% 1.9%	15 15 1				
Collection file outputs Annual to March Mac Microsoft Research Annual Annual Annual Annual Annual Annual Annual March & Land (2004). ANNU Sire out of some of shallowing in the Microsoft of Microsoft Annual Ann	53 54 55 55 57 57 58 59 50	13.7% 13.7% 2.6% 0.0% 16.3%	16.0% 16.0% 1.6% 0.0% 17.6% 4.0%	34.4% 34.4% 1.9% 0.0% 36.3%	15 15 1 0 1650				

exposures)	62	175,313,487
TIER 1 LEVERAGE RATIO (line item 32 divided by line item 61) (Minimum of 6%)	23	8.87
Note 1. All banking initiations shall lead and report unaualited profits in accordance with section, as per section 11.1 or	_	

Description	N(3)	N(3)	N(3)	N(S	
CET1 Capital	15,401,064	17,697,362	16,262,638		
Total eligible Tier 1 capital forimany capital)	15,401,064	17,687,862	16,262,618	17,218,776	
Tier 2 capital (secondary capitals BRIGESS	2,679,642	1,774,679	2,196,073	1,629,827	
Total eligible capital	19,379,706	19,472,021	18,458,511	19,067,603	
Risk-weighted assets	112,700,995	110,894,063	112,968,278	115,006,303	
Gross Assets-BASILII	175,313,467	176,803,117	177,622,061	177,571,741	