

| | |
|-----------------|------------|
| V3 Institution: | INDUSTRY |
| Financial Year: | 2016 |
| Start Date: | 2016/10/01 |
| End Date: | 2016/12/31 |

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

PART A

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

| Line no | ITEMS | CLASSIFICATION CATEGORY | | | | | |
|--|--|-------------------------|-----------------|--------------|----------|----------|-----------|
| | | Pass or Acceptable | Special mention | Sub-standard | Doubtful | Loss/Bad | Total |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| (A) CLAIMS ON SOVEREIGN OR CENTRAL BANKS | | | | | | | |
| 1 | Gross exposure to sovereign or central banks at beginning of quarter | 4,055,417 | - | - | - | - | 4,055,417 |
| 2 | Movements during the quarter | 36,192 | - | - | - | - | 36,192 |
| 3 | Written off during the quarter | - | - | - | - | - | - |
| 4 | Gross exposure to sovereign or central banks at end of quarter (1+2-3) | 4,091,609 | - | - | - | - | 4,091,609 |
| 5 | Realizable value of security | - | - | - | - | - | - |
| 6 | Net exposure to sovereign or central banks before provisioning (4-5) | 4,091,609 | - | - | - | - | 4,091,609 |
| 7 | Interest suspended | - | - | - | - | - | - |
| 8 | Provisions | 44 | - | - | - | - | 44 |
| Minimum provision in percentages, G=general, S=specific | | G=1% | G=2% | S=10% | S=50% | S=100% | |
| (B) CLAIMS ON PUBLIC SECTOR ENTITIES (PSEs), LOCAL AND REGIONAL AUTHORITY | | | | | | | |
| 9 | Gross exposure to public sector entities at beginning of quarter | 3,495,843 | 162,110 | - | - | - | 3,657,953 |
| 10 | Movements during the quarter | 600,287 | (2,253) | - | - | - | 598,034 |
| 11 | Written off during the quarter | - | - | - | - | - | - |
| 12 | Gross exposure to Public sector entities at end of quarter (9+10-11) | 4,096,130 | 159,857 | - | - | - | 4,255,987 |
| 13 | Realizable value of security | - | - | - | - | - | - |
| 14 | Net exposure to public sector entities before provisioning (12-13) | 4,096,130 | 159,857 | - | - | - | 4,255,987 |
| 15 | Interest suspended | - | - | - | - | - | - |
| 16 | Provisions | 26,646 | 3,197 | - | - | - | 29,843 |
| Minimum provision in percentages, G=general, S=specific | | G=1% | G=2% | S=10% | S=50% | S=100% | |
| (C) CLAIMS ON BANKS | | | | | | | |
| 17 | Gross exposure to banks at beginning of quarter | 5,090,028 | - | - | - | - | 5,090,028 |
| 18 | Movements during the quarter | (161,222) | - | - | - | - | (161,222) |
| 19 | Written off during the quarter | - | - | - | - | - | - |
| 20 | Gross exposure to banks at end of quarter (17+18-19) | 4,928,807 | - | - | - | - | 4,928,807 |
| 21 | Realizable value of security | - | - | - | - | - | - |
| 22 | Net exposure to banks before provisioning (20-21) | 4,928,807 | - | - | - | - | 4,928,807 |
| 23 | Interest suspended | - | - | - | - | - | - |
| 24 | Provisions | 447 | - | - | - | - | 447 |
| Minimum provision in percentages, G=general, S=specific | | G=1% | G=2% | S=10% | S=50% | S=100% | |

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| Line no | ITEMS | CLASSIFICATION CATEGORY | | | | | |
|---|---|-------------------------|-----------------|--------------|----------|----------|------------|
| | | Pass or Acceptable | Special mention | Sub-standard | Doubtful | Loss/Bad | Total |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| (D) CLAIMS ON SECURITY FIRMS | | | | | | | |
| 25 | Gross exposure to security firms at beginning of quarter | 382,378 | - | - | - | - | 382,378 |
| 26 | Movements during the quarter | 528,961 | - | - | - | - | 528,961 |
| 27 | Written off during the quarter | - | - | - | - | - | - |
| 28 | Gross exposure to security firms at end of quarter (25+26-27) | 911,340 | - | - | - | - | 911,340 |
| 29 | Realizable value of security | - | - | - | - | - | - |
| 30 | Net exposure to security firms before provisioning (28-29) | 911,340 | - | - | - | - | 911,340 |
| 31 | Interest suspended | - | - | - | - | - | - |
| 32 | Provisions | - | - | - | - | - | - |
| Minimum provision in percentages, G=general, S=specific | | G=1% | G=2% | S=10% | S=50% | S=100% | |
| (E) CLAIMS ON CORPORATES | | | | | | | |
| 33 | Gross exposure to corporates at beginning of quarter | 14,757,272 | 126,493 | 5,347 | 1,248 | 89,933 | 14,980,293 |
| 34 | Movements during the quarter | 66,134 | (69,836) | (3,332) | (877) | (2,006) | (9,917) |
| 35 | Written off during the quarter | - | - | - | - | 1,144 | 1,144 |
| 36 | Gross exposure to corporates at end of quarter (33+34-35) | 14,823,406 | 56,657 | 2,015 | 370 | 86,783 | 14,969,231 |
| 37 | Realizable value of security | - | - | 1,245 | 68 | 68,033 | 69,346 |
| 38 | Net exposure to corporates before provisioning (36-37) | 14,823,406 | 56,657 | 770 | 302 | 18,749 | 14,899,885 |
| 39 | Interest suspended | - | - | 47 | 38 | 10,203 | 10,287 |

| | | | | | | | |
|--|---|------------|---------|----------|--------|---------|------------|
| 40 | Provisions | 123,329 | 1,133 | 145 | 132 | 9,388 | 134,128 |
| | Minimum provision in percentages, G=general, S=specific | G=1% | G=2% | S=10% | S=50% | S=100% | |
| (F) CLAIMS INCLUDED IN THE RETAIL PORTFOLIO | | | | | | | |
| 41 | Gross exposure to retail portfolio at beginning of quarter | 21,004,013 | 261,479 | 158,038 | 69,141 | 209,344 | 21,702,015 |
| 42 | Movements during the quarter | 641,597 | 21,164 | (16,656) | 27,332 | 19,567 | 693,004 |
| 43 | Written off during the quarter | - | - | 4,270 | 13,412 | 40,214 | 57,896 |
| 44 | Gross exposure to retail portfolio at end of quarter (41+42-43) | 21,645,610 | 282,643 | 137,112 | 83,061 | 188,698 | 22,337,124 |
| 45 | Realizable value of security | | | 36,571 | 28,993 | 165,248 | 230,812 |
| 46 | Net exposure to retail portfolio before provisioning (44-45) | 21,645,610 | 282,643 | 100,541 | 54,068 | 23,449 | 22,106,312 |
| 47 | Interest suspended | | | 4,710 | 6,522 | 30,085 | 41,317 |
| 48 | Provisions | 155,310 | 26,603 | 34,971 | 37,605 | 138,275 | 392,764 |
| | Minimum provision in percentages, G=general, S=specific | G=1% | G=2% | S=10% | S=50% | S=100% | |

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| Line no | ITEMS | CLASSIFICATION CATEGORY | | | | | |
|--|--|-------------------------|-----------------|--------------|----------|----------|------------|
| | | Pass or Acceptable | Special mention | Sub-standard | Doubtful | Loss/Bad | Total |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| (G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES | | | | | | | |
| 49 | Gross exposure to residential mortgage properties at beginning of quarter | 30,693,511 | 324,489 | 246,733 | 91,242 | 395,753 | 31,751,729 |
| 50 | Movements during the quarter | 996,038 | (933) | (49,039) | (12,818) | 17,775 | 951,022 |
| 51 | Written off during the quarter | - | - | - | 889 | 249 | 1,138 |
| 52 | Gross exposure to residential mortgage properties at end of quarter (49+50-51) | 31,689,550 | 323,556 | 197,694 | 77,535 | 413,279 | 32,701,613 |
| 53 | Realizable value of security | | | 174,444 | 68,885 | 356,733 | 600,063 |
| 54 | Net exposure to residential mortgage properties before provisioning (52-53) | 31,689,550 | 323,556 | 23,250 | 8,649 | 56,546 | 32,101,550 |
| 55 | Interest suspended | | | 21,415 | 4,792 | 67,734 | 93,940 |
| 56 | Provisions | 244,944 | 10,126 | 8,587 | 3,480 | 48,646 | 315,782 |
| | Minimum provision in percentages, G=general, S=specific | G=1% | G=2% | S=10% | S=50% | S=100% | |
| (H) CLAIMS SECURED BY COMMERCIAL REAL ESTATES | | | | | | | |
| 57 | Gross exposure to commercial real estates at beginning of quarter | 10,856,782 | 2,389 | 36,928 | 1,553 | 78,587 | 10,976,238 |
| 58 | Movements during the quarter | 10,701 | (2,388) | (7,936) | 5,167 | 13,122 | 18,666 |
| 59 | Written off during the quarter | - | - | - | - | 112 | 112 |
| 60 | Gross exposure to commercial real estates at end of quarter (57+58-59) | 10,867,482 | 1 | 28,992 | 6,720 | 91,597 | 10,994,792 |
| 61 | Realizable value of security | | | 26,023 | 4,096 | 79,572 | 109,691 |
| 62 | Net exposure to commercial real estates before provisioning (60-61) | 10,867,482 | 1 | 2,969 | 2,624 | 12,025 | 10,885,101 |
| 63 | Interest suspended | | | 3,489 | 416 | 10,246 | 14,151 |
| 64 | Provisions | 96,003 | 0 | 236 | 2,400 | 4,242 | 102,881 |
| | Minimum provision in percentages, G=general, S=specific | G=1% | G=2% | S=10% | S=50% | S=100% | |
| (I) OTHER ASSETS | | | | | | | |
| 65 | Total other assets at beginning of quarter | 12,542,393 | - | - | - | - | 12,542,393 |
| 66 | Movements during the quarter | 1,494,934 | - | - | - | - | 1,494,934 |
| 67 | Written off during the quarter | - | - | - | - | - | - |
| 68 | Total other assets at end of quarter (65+66-67) | 14,037,327 | - | - | - | - | 14,037,327 |
| 69 | Realizable value of security | | | - | - | - | - |
| 70 | Other assets before provisioning (68-69) | 14,037,327 | - | - | - | - | 14,037,327 |
| 71 | Interest suspended | | | - | - | - | - |
| 72 | Provisions | - | - | - | - | - | - |
| | Minimum provision in percentages, G=general, S=specific | G=1% | G=2% | S=10% | S=50% | S=100% | |

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| End Date: | 2016/09/30 |

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PART A

| Line no. | ITEMS | CLASSIFICATION CATEGORY | | | | | |
|----------|-------|-------------------------|-----------------|--------------|----------|----------|-------|
| | | Pass or Acceptable | Special mention | Sub-standard | Doubtful | Loss/Bad | Total |

| | | 1 | 2 | 3 | 4 | 5 | 6 |
|---|--|-------------|----------|----------|---------|---------|-------------|
| (J) TOTAL EXPOSURE | | | | | | | |
| 73 | Total exposure at beginning of quarter | 102,877,638 | 876,960 | 447,046 | 163,184 | 773,616 | 105,138,444 |
| 74 | Movements during the quarter | 4,213,622 | (54,246) | (76,964) | 18,803 | 48,459 | 4,149,675 |
| 75 | Written off during the quarter | - | - | 4,270 | 14,301 | 41,720 | 60,291 |
| 76 | Total exposure at end of quarter (73+74-75) | 107,091,260 | 822,714 | 365,812 | 167,686 | 780,356 | 109,227,829 |
| 77 | Realizable value of security | - | - | 238,283 | 102,042 | 669,587 | 1,009,911 |
| 78 | Net exposure before provisioning (76-77) | 107,091,260 | 822,714 | 127,530 | 65,644 | 110,769 | 108,217,917 |
| 79 | Interest suspended | - | - | 29,660 | 11,768 | 118,267 | 159,695 |
| 80 | Provisions | 646,723 | 41,059 | 43,938 | 43,617 | 200,551 | 975,888 |
| 81 | Accounting adjustments on general provisions | - | - | - | - | - | - |
| Minimum provision in percentages, G=general, S=specific | | G=1% | G=2% | S=10% | S=50% | S=100% | |

| 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 | 4,091,609 | 4,095,844 | 4,928,807 | 911,340 | 14,822,906 | 21,497,010 | 31,481,789 | 10,867,482 |
| 83 | Overdues: | - | 160,143 | - | - | 146,325 | 840,113 | 1,219,824 | 127,310 | - | 2,493,715 |
| 84 | Amount overdue: 1 to < 2 months | - | 286 | - | - | 500 | 150,737 | 207,762 | - | - | 359,285 |
| 85 | Amount overdue: 2 to < 3 months | - | 159,857 | - | - | 56,657 | 283,291 | 323,556 | 1 | - | 823,362 |
| 86 | Amount overdue: 3 to < 6 months | - | - | - | - | 2,015 | 134,327 | 197,693 | 28,992 | - | 363,026 |
| 87 | Amount overdue: 6 to < 12 months | - | - | - | - | 370 | 83,061 | 77,535 | 6,720 | - | 167,686 |
| 88 | Amount overdue: 12 months and above | - | - | - | - | 86,783 | 188,697 | 413,279 | 91,597 | - | 780,356 |
| 89 | Gross Exposure | 4,091,609 | 4,255,987 | 4,928,807 | 911,340 | 14,969,231 | 22,337,123 | 32,701,613 | 10,994,792 | 14,037,327 | 109,227,828 |

| Line no | PART B 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 | Current non-overdue exposures | 12,762,137 | 42,350,102 | 10,365,468 | 7,509,403 | 489,612 | 9,049,675 |
| 91 | Overdues: | 361,720 | 1,306,577 | 505,931 | 118,236 | 32,951 | 168,304 | - | 2,493,720 |
| 92 | Amount overdue: 1 to < 2 months | 15,494 | 35,501 | 1,641 | 5,013 | 349 | 715 | - | 58,713 |
| 93 | Amount overdue: 2 to < 3 months | 98,688 | 172,261 | 6,342 | 11,681 | 7,726 | 3,875 | - | 300,573 |
| 94 | Amount overdue: 3 to < 6 months | 64,157 | 323,524 | 337,804 | 30,627 | 9,311 | 57,941 | - | 823,363 |
| 95 | Amount overdue: 6 to < 12 months | 33,701 | 226,508 | 55,686 | 28,755 | 4,454 | 13,924 | - | 363,027 |
| 96 | Amount overdue: 12 months and above | 19,338 | 84,159 | 23,922 | 21,968 | 7,454 | 10,846 | - | 167,687 |
| 97 | Amount overdue: 12 months and above | 130,342 | 464,624 | 80,536 | 20,193 | 3,658 | 81,003 | - | 780,356 |
| 98 | Gross Exposure | 13,123,857 | 43,656,678 | 10,871,399 | 7,627,639 | 522,563 | 9,217,979 | 43,796 | 85,063,912 |

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| | PART C 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 |
| | | 99 | Distribution | 301,090 | 9,809,925 | 1,448,027 | 2,176,900 | 858,784 | 60,280,349 | 683,705 | 337,138 | 1,255,231 | 297,938 | 3,308,453 | 1,380,045 |
| 100 | Non-performing loans | 8,055 | 131,543 | 19,246 | 19,890 | 10,275 | 842,318 | 17,569 | 4,919 | 12,243 | 733 | 62,406 | 121,339 | 63,318 | 1,313,854 |
| 101 | Security values | 5,153 | 93,083 | 12,606 | 13,466 | 4,277 | 615,306 | 15,391 | 2,049 | 9,448 | - | 49,217 | 124,958 | 51,255 | 996,209 |
| 102 | Specific provisions | 2,229 | 26,007 | 5,526 | 4,304 | 4,331 | 181,084 | 2,711 | 1,794 | 2,977 | 348 | 13,399 | 27,160 | 16,240 | 288,108 |
| 103 | Net unsecured and with no provision | 673 | 12,452 | 1,114 | 2,121 | 1,667 | 45,927 | (532) | 1,077 | (181) | 385 | (210) | (30,778) | (4,177) | 29,537 |
| 104 | Number of clients | 7,084 | 58,964 | 11,609 | 20,389 | 12,503 | 244,093 | 9,181 | 8,184 | 9,347 | 4,590 | 37,222 | 10,245 | 28,394 | 461,805 |

| Line no. | 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 | - | 1,429,596 | 210,194 | - | 2,262,822 | - |
| 106 | Exposures secured by commercial real estate | - | 1,367,868 | 107,050 | - | 6,472,039 | - | 4,691,783 | 12,638,740 |

| Line no. | Asset Bought in or repossessed during preceding five years and unsold | Historical cost | Market value at date of return | Commulative amount written off to date | Liabilities & other cost to be settled prior to sale |
|----------|---|-----------------|--------------------------------|--|--|
| | | 1 | 2 | 3 | 4 |
| 107 | Company Acquired | - | - | - | - |
| 108 | Fixed Property | 3,211 | 7,128 | 1,507 | - |
| 109 | Private dwelling | 2,106 | 4,935 | 1,507 | - |
| 110 | Commercial and Industrial | 1,105 | 2,193 | - | - |

| | | | | | | | | |
|-----|-----------------------|--------|--|--------|--|-------|--|---|
| 111 | Vehicle and equipment | 23,875 | | 12,649 | | 4,748 | | - |
| 112 | Other | - | | - | | - | | - |
| 113 | Total | 27,086 | | 19,777 | | 6,255 | | - |

| Line no. | Value of exposure N\$'000 | Number of residential mortgage loans granted and taken up | |
|----------|----------------------------|---|-------|
| | | 1 | 2 |
| 114 | N\$ 0 - N\$ 500 | | 448 |
| 115 | N\$ 500 - N\$ 1 000 | | 688 |
| 116 | N\$ 1 000 - N\$ 1 500 | | 291 |
| 117 | N\$ 1 500 - N\$ 3 000 | | 224 |
| 118 | N\$ 3 000 and above | | 44 |
| 119 | Total granted and taken up | | 1,695 |