

BIR-5011A001

V3	Institution:	INDUSTRY
	Financial Year:	2022
	Start Date:	2022/10/01
	End Date:	2022/12/31

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	10,968,058	0	0	0	0	10,968,058
2	Movements during the quarter	-623,962	1	0	0	0	(623,961)
3	Written off during the quarter	0	0	0	0	0	-
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	10,344,096	1	-	-	-	10,344,097
5	Realizable value of security			0	0	0	-
6	Net exposure to sovereign or central banks before provisioning (4-5)	10,344,096	1	-	-	-	10,344,097
7	Interest suspended			0	0	0	-
8	Provisions	313	0	0	0	0	313
	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	1,201,547	30,566	0	0	0	1,232,113
10	Movements during the quarter	232,062	36,069	0	0	0	268,130
11	Written off during the quarter	0	0	0	0	0	-
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	1,433,609	66,635	-	-	-	1,500,244
13	Realizable value of security			0	0	0	-
14	Net exposure to public sector entities before provisioning (12-13)	1,433,609	66,635	-	-	-	1,500,244
15	Interest suspended			0	0	0	-
16	Provisions	14,336	1,333	0	0	0	15,669
	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	16,317,490	0	0	0	0	16,317,490
18	Movements during the quarter	1,416,107	0	0	0	0	1,416,107
19	Written off during the quarter	0	0	0	0	0	-
20	Gross exposure to banks at end of quarter (17+18-19)	17,733,596	-	-	-	-	17,733,596
21	Realizable value of security			0	0	0	-
22	Net exposure to banks before provisioning (20-21)	17,733,596	-	-	-	-	17,733,596
23	Interest suspended			0	0	0	-
24	Provisions	28,661	0	0	0	0	28,661
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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	(D) CLAIMS ON SECURITY FIRMS						
25	Gross exposure to security firms at beginning of quarter	1,941,894	0	0	0	0	1,941,894
26	Movements during the quarter	-37,900	0	0	0	0	(37,900)
27	Written off during the quarter	0	0	0	0	0	-
28	Gross exposure to security firms at end of quarter (25+26-27)	1,903,994	-	-	-	-	1,903,994
29	Realizable value of security			0	0	0	-
30	Net exposure to security firms before provisioning (28-29)	1,903,994	-	-	-	-	1,903,994
31	Interest suspended			0	0	0	-
32	Provisions	0	0	0	0	0	-
	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	24,325,851	157,344	94,038	32,305	914,837	25,524,375
34	Movements during the quarter	-613,975	-1,520	-28,143	-3,596	16,671	(630,562)
35	Written off during the quarter	0	0	0	0	2,385	2,385
36	Gross exposure to corporates at end of quarter (33+34-35)	23,711,876	155,825	65,895	28,709	929,124	24,891,428
37	Realizable value of security			67,161	10,445	547,168	624,773
38	Net exposure to corporates before provisioning (36-37)	23,711,876	155,825	(1,266)	18,264	381,956	24,266,655
39	Interest suspended			7,172	2,488	126,436	136,096
40	Provisions	236,533	3,116	5,417	13,903	373,884	632,854
	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	22,864,688	2,658,300	482,262	290,945	914,024	27,210,218
42	Movements during the quarter	1,656,856	-29,199	-193,989	-24,566	194,844	1,603,945
43	Written off during the quarter	0	0	7,082	5,455	-20,111	(7,574)
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	24,521,543	2,629,100	281,191	260,924	1,128,979	28,821,738
45	Realizable value of security			98,699	64,826	409,221	572,747
46	Net exposure to retail portfolio before provisioning (44-45)	24,521,543	2,629,100	182,492	196,098	719,757	28,248,991
47	Interest suspended			19,594	17,324	227,769	264,687
48	Provisions	248,559	52,582	70,294	111,649	504,976	988,061
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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	(G) CLAIMS SECURED BY RESIDENTIAL MORTGAGE PROPERTIES						
49	Gross exposure to residential mortgage properties at beginning of quarter	41,006,808	419,915	590,307	393,258	1,701,068	44,111,356
50	Movements during the quarter	80,124	288,714	-25,280	22,355	35,608	401,522
51	Written off during the quarter	0	0	0	0	19,335	19,335
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	41,086,932	708,629	565,027	415,613	1,717,340	44,493,542
53	Realizable value of security			496,843	337,474	1,101,427	1,935,744
54	Net exposure to residential mortgage properties before provisioning (52-53)	41,086,932	708,629	68,184	78,139	615,913	42,557,798
55	Interest suspended			66,078	40,595	223,425	330,099
56	Provisions	421,028	14,172	27,156	40,534	446,541	949,431
	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	11,868,354	43,923	42,935	87,333	635,409	12,677,955
58	Movements during the quarter	144,222	6,589	14,275	-10,610	-94,395	60,082
59	Written off during the quarter	0	0	0	0	725	725
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	12,012,576	50,512	57,210	76,723	540,290	12,737,312
61	Realizable value of security			48,493	57,392	373,825	479,710
62	Net exposure to commercial real estates before provisioning (60-61)	12,012,576	50,512	8,717	19,331	166,465	12,257,602
63	Interest suspended			11,153	8,056	69,081	88,290
64	Provisions	130,284	1,011	845	12,883	215,325	360,348
	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	21,057,202	0	0	50	0	21,057,252
66	Movements during the quarter	902,483	0	0	-50	49	902,482
67	Written off during the quarter	0	0	0	0	0	-
68	Total other assets at end of quarter (65+66-67)	21,959,685	-	-	-	49	21,959,734
69	Realizable value of security			0	0	0	-
70	Other assets before provisioning (68-69)	21,959,685	-	-	-	49	21,959,734
71	Interest suspended			0	0	0	-
72	Provisions	19	0	0	0	49	68
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

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	(J) TOTAL EXPOSURE						
73	Total exposure at beginning of quarter	151,551,891	3,310,048	1,209,541	803,891	4,165,338	161,040,710
74	Movements during the quarter	3,156,017	300,654	(233,136)	(16,467)	152,777	3,359,845
75	Written off during the quarter	-	-	7,082	5,455	2,334	14,871
76	Total exposure at end of quarter (73+74-75)	154,707,908	3,610,702	969,323	781,970	4,315,781	164,385,684
77	Realizable value of security	-	-	711,195	470,138	2,431,642	3,612,974
78	Net exposure before provisioning (76-77)	154,707,908	3,610,702	258,128	311,832	1,884,140	160,772,709
79	Interest suspended	-	-	103,997	68,464	646,711	819,172
80	Provisions	1,079,733	72,214	103,713	178,969	1,540,775	2,975,404
81	Accounting adjustments on general provisions	97,956	217,304	96,370	39,502	-33,082	418,051
	Minimum provision in percentages, G=general, S=specific	G=1%	G=2%	S=10%	S=50%	S=100%	

1,823,457

Line no.	PART B	(A) Claims on Government	(B) Claims on Banks	(C) Claims on Finance	(D) Claims on Insurance	(E) Claims on Utilities	(F) Claims on Other	(G) Claims on Other	(H) Claims on Other	(I) Other Assets	Total
		1	2	3	4	5	6	7	8	9	11
82	Current non-overdue exposures	10,344,096	1,433,609	17,733,596	1,903,994	23,652,782	24,006,113	38,329,431	11,956,353	21,959,685	151,319,659
83	Overdues:	1	66,635	-	-	1,238,646	4,815,625	6,164,111	780,959	49	13,066,025
84	Amount overdue: 1 to < 2 months	0	0	0	0	59,094	515,431	2,757,501	56,223	0	3,388,249
85	Amount overdue: 2 to < 3 months	1	66,635	0	0	155,824	2,629,101	708,629	50,512	0	3,610,702
86	Amount overdue: 3 to < 6 months	0	0	0	0	65,895	281,191	565,027	57,210	0	969,323
87	Amount overdue: 6 to < 12 months	0	0	0	0	28,709	260,924	415,613	76,723	0	781,970
88	Amount overdue: 12 months and above	0	0	0	0	929,124	1,128,979	1,717,340	540,290	49	4,315,781
89	Gross Exposure	10,344,097	1,500,244	17,733,596	1,903,994	24,891,428	28,821,738	44,493,542	12,737,312	21,959,734	164,385,684

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	Current non-overdue exposures	10,272,014	49,398,278	9,291,099	9,033,467	694,374	18,171,472	39,143	96,899,846
91	Overdues:	638,828	7,827,849	1,978,522	687,208	68,879	1,864,738	-	13,066,025
92	Amount overdue: 1 to < 2 months	0	0	0	0	0	0	0	0
93	Amount overdue: 1 to < 2 months	260,141	2,813,724	95,215	165,918	3,645	49,607	0	3,388,249
94	Amount overdue: 2 to < 3 months	107,902	1,642,023	799,239	62,022	5,811	993,704	0	3,610,701
95	Amount overdue: 3 to < 6 months	63,280	622,136	81,341	111,275	1,692	89,599	0	969,323
96	Amount overdue: 6 to < 12 months	41,881	492,338	52,667	110,930	2,027	82,126	0	781,970
97	Amount overdue: 12 months and above	165,624	2,257,628	950,061	237,063	55,704	649,702	0	4,315,781
98	Gross Exposure	10,910,842	57,226,127	11,269,621	9,720,675	763,253	20,036,210	39,143	109,965,871

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	PART C	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohangwenya	Omaheke	Omusati	Oshana	Oshikoto	Otjozondjupa	Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
99	Distribution	396,507	11,014,340	1,566,902	2,098,191	1,112,220	80,014,035	796,456	726,007	1,721,190	644,262	4,485,676	1,548,493	3,841,592	109,965,871
100	Non-performing loans	12,718	517,699	31,142	246,048	40,564	4,521,321	63,852	21,482	65,904	12,800	198,946	83,973	250,624	6,067,073
101	Security values	5,087	337,817	17,892	200,380	17,000	2,667,952	28,024	10,418	46,453	4,662	121,472	47,230	139,963	3,644,351
102	Specific provisions	5,932	162,060	11,115	48,231	16,485	1,459,272	39,317	8,764	21,292	5,911	68,838	7,738	131,393	1,986,347

103	Net unsecured and with no provision	1,699	17,822	2,135	-2,564	7,079	394,097	-3,490	2,300	-1,841	2,227	8,636	29,005	-20,732	436,375
104	Number of clients	11,550	90,918	17,540	28,927	25,821	302,576	14,857	17,976	15,654	11,018	62,198	16,619	46,697	662,351

Line no.	PART D	Instrument related	Overdraft Facilities	Personal Loans	Credit Cards	Other loans and advances	Interbank loans	Mortgage loans	Total
	MEMORANDUM SECTION	1	2	3	4	5	6	7	8
105	Exposures secured by residential mortgage property	0	1,376,345	311,128	0	3,180,613	0	36,618,376	41,486,461
106	Exposures secured by commercial real estate	0	783,013	263,093	0	6,218,430	0	3,966,179	11,230,716

Line no.	Asset Bought in or repossessed during preceding five years and unsold 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	0	0	0	0
108	Fixed Property	313,124	267,749	3,299	-
109	Private dwelling	207,652	194,213	3,299	0
110	Commercial and Industrial	105,472	73,536	0	0
111	Vehicle and equipment	11,964	11,120	420	0
112	Other	0	0	0	0
113	Total	325,088	278,869	3,719	-
Line no.	Value of exposure N\$'000 preceding five years and unsold	Number of residential mortgage granted and taken up			
	1	2			
114	N\$ 0 - N\$ 500		2,021		
115	N\$ 500 - N\$ 1 000		677		
116	N\$ 1 000 - N\$ 1 500		180		
117	N\$ 1 500 - N\$ 3 000		197		
118	N\$ 3 000 and above		33		
119	Total granted and taken up		3,108		