

	Line			TION CATE			
	no.	Pass or Acceptable 1	Special mention 2	Sub- standard 3	Doubtful 4	Loss/ Bad 5	Total 6
(A) INSTALMENT SALES AND LEASES							
Gross instalment sales and leases at beginning of quarter Less: Reclassified during the quarter	1	7,076,159 372,172	46,992 5,517	11,180 3,353	9,525 3,807	49,399 393	7,193,255
Written off during the quarter	3		-	184	749	1,998	2,93
Payments received and other credits	4	444,487	409	3,111	4	2,873	450,88
Add: Classified/reclassified during quarter Finance charges earned and other debits	5 6	932,585 64,276	12,933	6,539	2,633	7,328	962,01
Gross instalment sales and leases at end of quarter (1-2-3-4+5+6)	7	7,256,361	53,999	11,071	7,759	51,533	7,380,72
Realizable value of security	8	-	-	4,388	1,925	11,493	17,80
Net instalment sales and leases before provisioning (7 - 8) Provisions	9 10	7,256,361 73,698	53,999 2,201	6,683 4,919	5,834 5,033	40,040 31,530	7,362,91
nterest suspended	11		_,	319	284	8,530	9,13
Minimum provision in percentages, G=general, S=specific (B) MORTGAGES		G=1%	G=2%	S=10%	S=50%	S=100%	
B) MORTGAGES Gross mortgage loans at beginning of quarter	12	23,273,722	99,583	106,630	44,867	230,258	23,755,06
Less: Reclassified during the quarter	13	96,122	21,894	45,449	31,649	5,202	200,31
Written off during the quarter	14	-	-	-	-	1,392	1,39
Payments received and other credits Add: Classified/reclassified during quarter	15 16	665,284 342,506	7 626,555	1,067	- 21,399	11,647 36,498	678,00
Finance charges earned and other debits	17	418,231	912	1,968	5,683	(480)	426,31
Gross mortgage loans at end of quarter (12-13-14-15+16+17)	18	23,273,053	705,149	76,542	40,300	248,035	24,343,07
Realizable value of security Net mortgage loans at end of quarter, before provisions (18 - 19)	19 20	- 23,273,053	- 705,149	69,133 7,409	33,355 6,945	157,441 90,594	259,92 24,083,15
Provisions	20	234,128	15,961	9,353	6,691	45,227	311,36
Interest suspended	22			10,045	1,899	49,805	61,74
Minimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
(C) OVERDRAFTS Gross overdrafts at beginning of quarter	23	4,608,691	91,074	13,930	12,710	69,061	4,795,46
Less: Reclassified during the quarter	24	1,124,281	15,312	7,056	6,749	2,556	1,155,95
Written off during the quarter	25	-	-	-	-	4,928	4,92
Payments received and other credits Add: Classified/reclassified during quarter	26 27	35,406 1,738,712	18,903 5,707	1,179 10,858	626 6,044	154 6,393	56,26
Add: Classified/reclassified during quarter Finance charges earned and other debits	27	1,738,712	5,707	10,858	6,044	6,393 3,439	1,767,71 282,41
Gross overdrafts at end of quarter (23-24-25-26+27+28)	29	5,465,439	63,524	16,699	11,528	71,255	5,628,44
Realizable value of security	30	-	-	2,976	2,228	20,382	25,58
Net overdrafts at end of quarter, before provisions (29 - 30) Provisions	31 32	5,465,439 59,413	63,524 2,812	13,723	9,300 7,582	50,873 37,988	5,602,85
nterest suspended	33	55,415	2,012	1,015	2,978	26,358	30,35
Ainimum provision in percentages, G=general, S=specific		G=1%	G=2%	S=10%	S=50%	S=100%	
D) PERSONAL LOANS							
Gross personal loans at beginning of quarter	34	2,469,026	7,414	12,983	12,426	24,338	2,526,18
ess: Reclassified during the quarter	35	77,024	2,006	6,304	6,223	99	91,65
Written off during the quarter Payments received and other credits	36 37	49,306	- 100	- 1,520	- 1,376	7,213	7,21 52,43
Add: Classified/reclassified during quarter	38	123,414	39,821	4,606	5,909	8,407	182,15
Finance charges earned and other debits	39	41,919	109	233	34	2,800	45,09
Sross personal loans at end of quarter (34-35-36-37+38+39) Realizable value of security	40 41	2,508,029	45,238	9,998 1,685	10,770 598	28,098 2,597	2,602,13
Net personal loans at end of quarter, before provisions (40 - 41)	42	2,508,029	45,238	8,313	10,172	25,501	2,597,25
Provisions	43	25,992	1,108	4,009	6,094	20,693	57,89
Interest suspended	44	G=1%	G=2%	903 S=10%	1,641 S=50%	5,062 S=100%	7,60
Minimum provision in percentages, G=general, S=specific IE) CREDIT CARDS		0-1/0	0-270	5-10%	3=30 %	3=10078	
Gross credit card balances at beginning of quarter	45	256,276	200	6,747	-	2,752	265,97
Less: Reclassified during the quarter	46	-	7,052	23	-	197	7,27
Written off during the quarter Payments received and other credits	47 48	3.447		3,092 3,624		72	3,16
Add: Classified/reclassified during quarter	49	4,575	9,067	7,052			20,69
Finance charges earned and other debits	50	4,723			-	-	4,72
Gross credit card balances at end of quarter (45-46-47-48+49+50) Realizable value of security	51 52	262,127	2,215	7,060		2,483	273,88
Net credit card balances at end of quarter, before provisions (51-52)	53	262,127	2,215	7,060	-	2,483	273,88
Provisions	54	2,932	510	7,060	-	1,648	12,15
nterest suspended Vinimum provision in percentages, G=general, S=specific	55	G=1%	G=2%	- S=10%	- S=50%	835 S=100%	83
F) LOANS TO BANKS		0-1/6	0-270	5-10%	3-30%	5-100 /8	
Gross loans to banks at beginning of quarter	56	83,353		-	-	-	83,35
Less: Reclassified during the quarter	57	-	-	-	-	-	-
Written off during the quarter Payments received and other credits	58 59	- 132,008			-		- 132,00
Add: Classified/reclassified during quarter	60	-		-	-		-
Finance charges earned and other debits	61	101,053	-	-	-	-	101,05
Gross loans to banks at end of quarter (56-57-58-59+60+61) Realizable value of security	62 63	52,398	-	-	-	-	52,39
Vet loans to banks, before provisions (62 - 63)	64	- 52,398			-		52,39
Provisions	65	524	-	-	-	-	52
Interest suspended	66	G=1%	G=2%	- S=10%	- S=50%	- S=100%	-
Winimum provision in percentages, G=general, S=specific G) OTHER LOANS & ADVANCES		3-1/0	3-270	3-10%	3-30%	3-100%	
Gross other loans at beginning of quarter	67	4,458,434	26,203	3,975	3,117	27,286	4,519,01
	68	3,059	945	1,587	4,848	815	11,25
.ess: Reclassified during the quarter		-			-	169	16 71,23
Less: Reclassified during the quarter Written off during the quarter Payments received and other credits	69 70	71 136			1,529	16,150	261,33
Less: Reclassified during the quarter Written off during the quarter Payments received and other credits	70 71	71,136 211,860	26,164	5,635	1,529		157,79
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits Add: Classified/reclassified during quarter Finance charges earned and other debits	70 71 72	211,860 153,682	62	804	1,753	1,489	4.0
Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Udd: Classified/reclassified during quarter Finance charges earned and other debits Stoss other loans at end of quarter (76-86-87-07-77+72)	70 71 72 73	211,860		804 8,827	1,753 1,551	43,844	
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits Siross Other Icans at end of quarter (67-68-69-70+71+72) talexizable value of security	70 71 72	211,860 153,682	62	804	1,753		31,12
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits du/C classified during quarter Finance charges earned and other debits alross other loans at end of quarter (d7-88-69-70+71+72) text charls accurity text other koans, before provisions (73 - 74) Yorkisions	70 71 72 73 74 75 76	211,860 153,682 4,749,781	62 51,484 -	804 8,827 7,561 1,266 949	1,753 1,551 475 1,076 1,052	43,844 23,089 20,755 14,375	31,12 4,824,36 67,83
ess: Reclassified during the quarter Written off during the quarter Payments received and other credits dtd: Classified reclassified during quarter Finance charges earned and other debits Siros other loans at end of quarter (67-68-69-70+71+72) Realizable value of security let other loans, before provisions (73 - 74) Yorkisons treest suspended	70 71 72 73 74 75	211,860 153,682 4,749,781 - 4,749,781 49,825	62 51,484 - 51,484 1,632	804 8,827 7,561 1,266 949 170	1,753 1,551 475 1,076 1,052 85	43,844 23,089 20,755 14,375 6,598	31,12 4,824,36 67,83
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits during the quarter Finance charges earned and other debits aross other loans at end of quarter (67-68-69-70-71+72) textizable value of security tet other kans, before provisions (73 - 74) Yorkions Interest suspended Intrum provision in percentages, G=general, S=specific	70 71 72 73 74 75 76	211,860 153,682 4,749,781 - 4,749,781	62 51,484 - 51,484	804 8,827 7,561 1,266 949	1,753 1,551 475 1,076 1,052	43,844 23,089 20,755 14,375	31,12 4,824,36 67,83
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits Victusater(directassified during quarter Finance charges earned and other debits Sinos other loans at end of quarter (67-68-69-70-71+72) Realizable value of security Victusate (19-68-70-74) Victusate supended Minnum provision in percentages, G=general, S=specific H) TOTAL LOANS & ADVANCES Jions tatul loans at beginning of quarter	70 71 72 73 74 75 76	211,860 153,682 4,749,781 - 4,749,781 49,825 G=1% 42,225,661	62 51,484 - 51,484 1,632	804 8,827 7,561 1,266 949 170	1,753 1,551 475 1,076 1,052 85	43,844 23,089 20,755 14,375 6,598	31,12 4,824,36 67,83 6,85
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits dd: Classified/reclassified during quarter Finance charges earned and other debits finance charges earned and other debits aross other learns at end of quarter (7-84-96-70+71+72) admittable value of eacurby vert dher lashs, before provisions (73 - 74) "orosions merest suspended dimum provision in percentages, G=general, S=specific H) TOTAL LOANS & ADVANCES Jones total loans at beginning of quarter ses. Reclassified during the quarter	70 71 72 73 74 75 76 77 78 78 79	211,860 153,682 4,749,781 - 4,749,781 49,825 G=1%	62 51,484 - 51,484 1,632 G=2%	804 8,827 7,561 1,266 949 170 S=10% 155,445 63,772	1,753 1,551 475 1,076 1,052 85 G=1% 82,645 53,276	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69
Ass: Reclassified during the quarter Written of during the quarter Payments received and other credits Vec: Classified during quarter Finance charges earned and other debits Sins other locans and of quarter (67.68.69.70x-71.72) Realizable value of security vectors as before provisions (73 - 74) Provisions Interest suspended Minimum provision in percentages, G=general, S=specific Written of during the quarter	70 71 72 73 74 75 76 77 78 78 79 80	211,860 153,682 4,749,781 4,749,781 49,825 G=1% 42,225,661 1,672,658	62 51,484 - 51,484 1,632 G=2% 271,466 52,726 -	804 8,827 7,561 1,266 949 170 S=10% 155,445 63,772 3,276	1,753 1,551 475 1,076 1,052 85 G=1% 82,645 53,276 749	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262 15,772	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79
ess: Reclassified during the quarter Written of during the quarter Payments received and other credits vidz: Classified/vaclassified during quarter Finance charges earned and other debits Finance charges earned and other debits Siros other learns at end of quarter (<i>G</i> -68-69-70+71+72) admitzible vidue of eacunty vet other learns, before provisions (<i>T</i> 3 - 74) Yorkions merest suppended Minimum provision in percentages, G-general, S-sepecific H) TOTAL LOANS & ADVANCES Siross total loans at beginning of quarter written of during the quarter	70 71 72 73 74 75 76 77 78 78 79	211,860 153,682 4,749,781 - 4,749,781 49,825 G=1% 42,225,661 1,672,658 - 1,401,074	62 51,484 - 51,484 1,632 G=2% 271,466	804 8,827 7,561 1,266 949 170 S=10% 155,445 63,772 3,276 10,501	1,753 1,551 475 1,076 1,052 85 G=1% 82,645 53,276	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79 1,447,90
ess: Reclassified during the quarter Written of durating the quarter Payments received and other credits Vict. Classified durating quarter Finance charges earned and other debits Finance charges earned and other debits Siros other loans at end of quarter (67-68-69-70+71+72) Vict. The loans, before provisions (73 - 74) Vorsions merest suppended Minimum provision in percentages, G-general, S-specific H) TOTAL LOANS & ADVANCES Siros stati loans at beginning of quarter Written of during the quarter Written of during the quarter Written of during the quarter Witten of during the roctle Siross statisfied received and other credits Hince charges earned and during durater Finance charges earned and during durater Finance statisfied receives	70 71 72 73 74 75 76 77 78 79 80 81 82 83	211,860 153,682 4,749,781 - 4,749,781 49,825 G=1% 42,225,661 1,672,658 - 1,401,074 3,353,652 1,061,607	62 51,484 - 51,484 1,632 G=2% 271,466 52,726 - 19,419 720,247 2,041	804 8,827 7,561 1,266 949 170 S=10% 5,445 63,772 3,276 10,501 49,150 3,151	1,753 1,551 475 1,076 1,052 85 G=1% 82,645 53,276 749 2,006 37,514 7,780	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262 15,772 14,906 74,776 7,318	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79 1,447,90 4,235,33 1,081,89
Less: Reclassified during the quarter Written of during the quarter Payments received and other credits Vel: Classified during yearter Finance charges earned and other debits Son other (cares at end of quarter (67.69.69.70-71/72) Realizable value of security vel other loans, before provisions (73 - 74) Provisions interest suspended Minum provision in parcentages, G=general, S=specific Minum provisions in parcentages, G=general, S=specific Minum provisions at beginning of quarter Ass: Reclassified during the quarter Written of during the quarter Payments received and other credits Vel: Classified/extensified during quarter Finance charges earned and other debits Sins table loans and ord quarter (76.79-06.9142-42.83)	70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	211,860 153,682 4,749,781 - 4,749,781 49,825 G=1% 42,225,661 1,672,658 - 1,401,074 3,353,652	62 51,484 - 51,484 1,632 G=2% 271,466 52,726 - 19,419 720,247	804 8,827 7,561 1,266 949 170 S=10% 155,445 63,772 3,276 10,501 49,150 3,151 130,197	1,753 1,551 475 1,076 1,076 1,052 85 G=1% 82,645 53,276 749 2,006 37,514 7,780 7,1908	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262 15,772 14,906 74,776 7,318 445,248	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79 1,447,90 4,235,33 1,081,89 45,136,15
Less: Reclassified during the quarter Payments received and other cradits Add: Classified during the quarter Finance charges earned and other debits Brance other learns at end of quarter (<i>IC-88-69-70+71+72</i>) Realizable value of security Vet other learns, before provisions (<i>T3 - 74</i>) Provisions Interest: suspended Minimum provision in percentages, G-general, S=specific (H) TOTAL LOANS & ADVANCES Sons total learns at beginning of quarter Less: Relassified during the quarter Written off during the quarter Written off during the quarter Ket: Classified received and other credits Enance charges earned and durid rebits Gross total learns at end of quarter (<i>T8-79-80-81+82+83</i>) Realizable value of security	70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85	211,860 153,682 4,749,781 4,749,781 49,825 G=1% 42,225,661 1,672,658 1,061,607 43,353,652 1,061,607	62 51,484 - 51,484 1,632 6=2% 271,466 52,726 - 19,419 720,247 2,041 921,609	804 8,827 7,561 1,266 949 170 S=10% 5,445 63,772 3,276 10,501 49,150 3,151	1,753 1,551 475 1,076 1,052 85 G=1% 82,645 53,276 749 2,006 37,514 7,780 71,908 38,581	43,844 23,089 20,755 6,598 G=1% 403,094 9,262 15,772 14,906 74,776 7,318 445,248 215,002	4,855,48 31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79 1,979 1,979 1,979 4,235,33 1,081,89 45,136,15 339,32 44,796,62
Less: Reclassified during the quarter Written off during the quarter Payments received and other credits Add: Classified during quarter Finnance charges earned and other debits Sinos other (areas at end diquarter (67.68.69.70-71.72) Realizable value of security Her other laams, before provisions (73 - 74) Provisions Written off during the quarter Payments received and other credits Add: Classified during the quarter Payments received and other credits Add: Classified during the quarter Finnance charges earned and other debits Sinos total loans of during the 74.79.06.91.42.43)	70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	211,860 153,682 4,749,781 - 4,749,781 49,825 G=1% 42,225,661 1,672,658 - 1,401,074 3,353,652 1,061,607	62 51,484 - 51,484 1,632 G=2% 271,466 52,726 - 19,419 720,247 2,041	804 8,827 7,561 1,266 949 170 S=10% 155,445 63,772 3,276 10,501 49,150 3,151 130,197 85,743	1,753 1,551 475 1,076 1,076 1,052 85 G=1% 82,645 53,276 749 2,006 37,514 7,780 7,1908	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262 15,772 14,906 74,776 7,318 445,248	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79 1,447,90 4,235,33 1,081,89 45,136,15
Less: Reclassified during the quarter Written of during the quarter Payments received and other credits Vict. Classified during quarter Finance charges earned and other debits Size other lacens are and of quarter (67.66.69.70.8-71.72) Resizable value of ascarity vec other lacens, before provisions (73 - 74) Porsisons H) TOTAL LOANS & ADVANCES Sizes tatal loans at beginning of quarter Payments received and other credits Written of during the quarter Payments received and other credits Written of during the quarter Payments received and other credits Sizes tatal loans at beginning of quarter Payments received and other debits Sizes tatal loans at does and other debits Sizes tatal loans at does and other debits Sizes tatal loans and other debits Sizes tatal loans and other debits Sizes tatal loans and of quarter (78-74-06.81424-83) Realizable value of security Vectoral cont of quarter (78-74-06.81424-83) Realizable value of security Victoral cont of compering (84-85)	70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86	211,860 153,682 4,749,781 4,749,781 49,825 G=1% 42,225,661 1,672,658 1,401,074 3,353,652 1,061,607 43,567,188	62 51,484 - 51,484 1,632 6=2% 271,466 52,726 - 19,419 720,247 2,041 921,609 -	804 8,827 7,561 1,226 949 170 S=10% 155,445 63,772 3,276 63,772 3,276 10,501 49,150 3,151 130,197 85,743 44,454	1,753 1,551 475 1,076 1,052 85 G=1% 82,645 53,276 7,49 2,006 37,514 7,780 7,1908 38,581 33,327	43,844 23,089 20,755 14,375 6,598 G=1% 403,094 9,262 15,772 14,906 74,776 7,318 445,248 215,002 230,246	31,12 4,824,36 67,83 6,85 43,138,31 1,851,69 19,79 1,447,90 4,235,33 1,081,89 44,5136,15 339,32 44,796,82

Provisions made in respect of any of the above assets	90	64,276	-	-	161	70	64,507
Net NCDs, investments and all other assets (89 - 90)	91	868,309	12,933	6,539	2,472	7,258	897,511
		Instalment	Mortgages	Overdrafts	Personal	All Other	TOTAL
		Sales			Loans	Loans	
Bernard and the state of the st	0.0	0.000	050	0.770	0.004	700	0.040

2. ASSET QUALITY &	Line	Instalment	Mortgage	Overdrafts	Personal	Credit	Other loans	Interbank	Total	i					
PROVISION FOR LOAN LOSSES	no.	sales and	loans	overailand	loans	cards	& advances	advances	rotar	1					
		leases	iouns		iouns	curus	a aavances	uuvunees		1					
		A	В	с	D	Е	F	G	н	1					
Ageing analysis										1					
Total loans and advances	93	7,380,721	24,343,078	5,628,448	2,602,132	273,885	4,855,489	52,398	45,136,151	1					
Current (non-overdue) loans	94	7,204,426	22,862,979	5,455,202	2,497,164	255,082	4,736,536	52,398	43,063,787	1					
Overdues:	95	176,295	1,480,099	173,246	104,968	18,803	118,953	-	2,072,364	1					
Amounts overdue: <1 month	96	51,935	321.892	10.237	5,409	6.816	12,711	-	409.000	1					
Amounts overdue: 1 to < 3 months	97	53,998	793.331	63.524	50,694	2,444	52.019	-	1,016,010	1					
Amounts overdue: 3 to < 6 months	98	12,535	86,856	18,284	11,224	7,060	8,836	-	144,795	1					
Amounts overdue: 6 to <12 months	99	9,814	65,275	16,029	14,105	-	6,234	-	111,457	1					
Amounts overdue: 12 to <18 months	100	39,719	155,498	54,429	21,507	-	37,167	-	308,320	1					
Amounts overdue: 18 months and above	101	8,294	57,247	10,743	2,029	2,483	1,986	-	82,782	1					
Specific provisions										1					
Opening balance	102	44,063	89,411	66,207	34,703	9,499	8,999	-	252,882	1					
Amounts written off	103	(58)	(1,395)	4,023	4,436	3,020	169	-	10,195	1					
Recoveries of previous write-offs	104	-	9	3,543	1,303	558	152	-	5,565	1					
Charge per income statement	105	420	(5,322)	(3,112)	853	2,506	7,568	-	2,913	1					
Closing balance (102-103+104+105)	106	44,540	85,492	62,615	32,422	9,543	16,550	-	251,162	1					
General debt provisions										1					
Opening balance	107	68,928	223,025	56,806	32,808	6,664	50,488	563	439,282	1					
Charge per income statement	108	6,971	27,065	5,420	(5,707)	(3,222)	969	(39)	31,457	1					
Closing balance (99+100)	109	75,899	250,090	62,226	27,101	3,442	51,457	524	470,739	i i					
				Market value				Liabilities iro		1					
		Historical cost		at date of		Cumulative		legal,		1					
Assets bought in or repossessed		to date		return		amounts		municipal &		1					
during the preceding five years						written off to	date	other costs to	be settled prior to	1					
and unsold								sale		1					
Companies acquired	110	-				-		-		1					
Fixed properties:	111	7,244		17,055		-				1					
Private dwellings	112	7,244		17,055				-		1					
Commercial and Industrial	113			-		-		-		1					
Vehicles and equipment	114	7,348		6,567		1,655		-		1					
Other	115	-				-		-							
3. SECTORAL DISTRIBUTION OF	Line	Agriculture	Fishing	Mining	Manufactu-	Construc-	Electricity,	Trade &	Transport	Finance	Real estate	Government	Individuals	Other	Total
LOANS AND ADVANCES	no.	& Forestry			ring	tion	Gas & Water	Accommo-	and	and	and	Services			
								dation	Communi-	insurance	business				
									cation		services				
Proved and a second		1 1,549,371	2 780,871	3 848,649	4	5 1,045,876	6 240,226	7 10,886,016	8	9	10 6,053,765	11	12 18,610,866	13 1,632,342	14 45,136,152
Distribution Non-performing loans	116 117	1,549,371	7,463	1,830	1,013,467 8,162	1,045,876	240,226	10,886,016	1,005,173 7,385	967,832 13,474	71,114	501,698 208	347,828	1,632,342	45,136,152 647,355
Security values	118	6,785	4,673	581	2,722	5,706	2,309	71,291	3,227	7,668	31,079	102	196,326	8,450	339,327
Specific provisions	119	4,179	3,133	1.062	3.361	4,363	1.277	53.870	3.013	4,442	34,500	75	130,320	7,124	251.163
Net unsecured and with no provision	120	715	(343)	1,002	2,079	1,849	315	19,299	1,145	1,364	5,535	31	20,738	3,951	56,865
Number of clients	120	3,712	(343)	395	1.472	2.601	796	16,025	1,145	1,304	9,044	203	248.675	3,951	289,239
4.GEOGRAPHICAL DISTRIBUTION	.21	Caprivi	Erongo	Hardap	Karas	Kavango	Khomas	Kunene	Ohanguena	Omaheke	Omusati	Oshana		Dtjozondjup	Total
OF LOANS & ADVANCES		Capitvi	Liongo	nardap	Karas	Ravango	Kilomas	Kullene	Onanguena	Officilleke	Onusau	Oshaha	Oshikoto	rjozonajap	Total
or Lonio a AbrailoLo		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Distribution	122	173,207	5,868,374	816,406	1,325,145	293.734	31.592.608	323,571	81,968	667,769	605,200	1,111,450	748,210	1,528,506	45,136,148
Non-performing loans	122	6,078	63.803	15,280	23.243	4,452	458.809	6.338	1,632	8.145	12.602	27,781	2,422	16,767	647.352
Security values	124	3,583	32,421	7,280	12.613	1,758	246.550	2,905	958	4.007	6,141	12.873	1.089	7,148	339.326
Specific provisions	125	1,941	20,587	5.221	7,307	1,958	184,926	2,351	388	3.062	5,041	9,991	1,138	7,251	251,162
Net unsecured and with no provision	126	554	10,795	2,779	3,323	736	27,333	1,082	286	1.076	1,420	4,917	195	2.368	56,864
Number of clients	127	4,229	43,284	9.083	16,186	6.655	139,404	5,564	3.880	6.738	10.040	16.834	7,724	2,300	289,239