

NAMIBIAN BANKING INDUSTRY

COMPUTATION OF CAPITAL BASE (RWCR 1) QUARTERLY FIGURES FOR THE YEAR 2019 (N\$ '000)

BASEL II

Construction of CapitalLine mod31-Burl38-Burl31-BackTER 1 CAPTIALFFFFBacks profixing1S64.00S64.00S64.00S64.00Backs profixing3S68.24S68.24S68.24S68.24Backs profixing3S68.24S68.24S68.24S68.24Ration profixing profixing consistent with the above capital consistent3S68.24S68.24S68.24Backs profixing consistent with the above capital consistent3S68.24S68.24S78.25Z27.85Macks profixing consistent with the above capital consistent3S68.24S78.25Z27.85Z27.85Macks profixing consistent with the above capital consistent3S68.25Z77.25Z27.85Z27.85Deduct from the state stat						
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Paid-to pro-cumulative perpetular preference shares 2 215,085 215,085 215,085 215,085 Related profits (accumulated losses) 4 394,925 287,273 286,794 255,144 Related profits (accumulated losses) 7 - - - - Related profits (accumulated losses) 9 1.185,805 1.186,805 1.185,805 -	TIER 1 CAPITAL					
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Monory Interests (consistent with the above capital constituents) 7 - - - - Deduct: Tooschall 9 1,116,8235 1,176,8037 - - Deduct: Towastments 10 - - - - Deduct: Towastments 11 - - - - Deduct: Towastments 11 - - - - Deduct: Stork of credit - 14 - - - - Deduct: Stork of credit - 16 - - - - - Deduct: Stork of credit - 16 -						
Sub-Total (Sum of Line times 1 to 7) 8 1,158,530 1,158,235 1,178,031 1,228,575 Deduct: Towastments 10 - - - - Deduct: Towastments 10 - - - - Deduct: Towastments 11 - - - - - Deduct: Towastments 11 - <td< td=""><td></td><td></td><td>21,996</td><td>22,253</td><td>22,523</td><td>22,798</td></td<>			21,996	22,253	22,523	22,798
Deduct: Description P			-	-	-	-
Deduct: Investments 10 - - - - Deduct: Investments in 11 - - - - Deduct: 50% of credit - 14 - - - - Deduct: 50% of credit - 14 - - - - Deduct: 50% of credit - 14 - - - - Deduct: 50% of credit - 16 - - - - NET-Total TIER 1 CAPITAL (line item 8 less line items 9 to 6) 17 1,155.30 1,158.235 1,178,031 1,283,675 TIER 2 CAPITAL - <td< td=""><td>· · · · · · · · · · · · · · · · · · ·</td><td>-</td><td>1,185,630</td><td>1,168,235</td><td>1,178,031</td><td>1,283,675</td></td<>	· · · · · · · · · · · · · · · · · · ·	-	1,185,630	1,168,235	1,178,031	1,283,675
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Deduct: 50% 13 . <t< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td></t<>			-	-	-	-
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Deduct: 50% of 15 NET-Total TIER 1 CAPITAL (line item 8 less line items 9 to 16) 17 1,185,630 1,168,235 1,178,031 1,283,675 TIER 2 CAPITAL 18 Hybrid (deblequity) capital instruments 18 .			-	-	-	-
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Hybrid (debulequity) capital instruments 18 - - - Eligible subordinated term debt (limited to 50% of total Ter 1 capit 19 - - Saset revaluation reserves 20 - - - General provisions (general loan loss reserves (limited to 1.2% of 21 7.700 17.583 3.6552 56.781 Current unautification forms (light and light						
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Asset revaluation reserves 20 - - - General provisions general loan loss reserves 20 - - - General provisions general loan loss reserves 21 7,700 17,583 34,552 58,741 Current unaudited profits (if applicable)- [see Note 1] 22 6,468 6,923 8,558 14,494 Sub-total (sum of line items 18 to 22) 23 14,169 24,507 43,110 73,235 Deduct: 50% of credit-mhancing interest-only strips, net of any in 25 - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
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Sub-total (sum of line items 18 to 22) 23 14,169 24,507 43,110 73,235 Deduct: back-to-back placements of new life 2 capital, arranged e 24 -						/
Deduct: back-to-back placements of new tier 2 capital, arranged e 24 - - - Deduct: 50% of credit-enhancing interest-only strips, net of any ir 25 - - - Deduct: 50% of investments in securitisation exposures for third ps 27 - - - Deduct: 50% of investments in securitisation exposures for third ps 28 - - - Deduct: 50% of orealmed securitisation exposures for originaling ba 29 - - - NET-TOTAL TER 2 CAPITAL (line item 23 less items 24 to 29) 30 14,169 24,507 43,110 73,235 TIER 3 CAPITAL 32 -<						
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Deduct: 50% of investments in securitisation exposures for third ps 27 . <td< td=""><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></td<>		-	-	-	-	-
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Deduct:50% of retained securitisation exposures for originating ba 29 -			-	-	-	-
NET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29) 30 14,169 24,507 43,110 73,235 TER 3 CAPITAL Image: Comparison of the compariso			-	-	-	-
TIER 3 CAPITAL TIER 3 CAPITAL Eligible short-term subordinated debt (see Note 2) 31 -		-	-	-	-	-
Eligible short-term subordinated debt (see Note 2) 31 - - - TOTAL TIER 3 CAPITAL 32 - - - Tier 1 available for Market risk 33 1,100,533 1,083,452 1,090,406 1,165,854 ELIGBLE TIER 3 CAPITAL (See Note 3) 34 - - - - ELIBLE TIER 2 and TIER 3 CAPITAL (See Note 4) 35 14,169 24,507 43,110 73,235 TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 1,199,799 1,192,742 1,221,141 1,356,910 COMPUTATION OF RISK -WEIGHTED ASSETS - <td< td=""><td>NET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29)</td><td>30</td><td>14,169</td><td>24,507</td><td>43,110</td><td>73,235</td></td<>	NET-TOTAL TIER 2 CAPITAL (line item 23 less items 24 to 29)	30	14,169	24,507	43,110	73,235
Eligible short-term subordinated debt (see Note 2) 31 - - - TOTAL TIER 3 CAPITAL 32 - - - Tier 1 available for Market risk 33 1,100,533 1,083,452 1,090,406 1,165,854 ELIGBLE TIER 3 CAPITAL (See Note 3) 34 - - - - ELIBLE TIER 2 and TIER 3 CAPITAL (See Note 4) 35 14,169 24,507 43,110 73,235 TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 1,199,799 1,192,742 1,221,141 1,356,910 COMPUTATION OF RISK -WEIGHTED ASSETS - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
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Tier 1 available for Market risk 33 1,100,533 1,083,452 1,090,406 1,165,854 ELIGIBLE TIER 3 CAPITAL (See Note 3) 34			-	-	-	-
ELIGIBLE TIER 2 and TIER 3 CAPITAL (See Note 3) 34 34 ELIBLE TIER 2 and TIER 3 CAPITAL (See Note 4) 35 14,169 24,507 43,110 73,235 TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 1,199,799 1,192,742 1,221,141 1,356,910 COMPUTATION OF RISK -WEIGHTED ASSETS		-				
ELIBLE TIER 2 and TIER 3 CAPITAL (see Note 4) 35 14,169 24,507 43,110 73,235 TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 1,199,799 1,192,742 1,221,141 1,356,910 COMPUTATION OF RISK -WEIGHTED ASSETS			1,100,533	1,083,452	1,090,406	1,165,854
TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35) 36 1,199,799 1,192,742 1,221,141 1,356,910 COMPUTATION OF RISK -WEIGHTED ASSETS						
COMPUTATION OF RISK -WEIGHTED ASSETS Image: Computation of the						
1. Credit Risk: Standardised Approach 1.0000 Total Risk-Weighted Amount for Credit Risk 37 1,051,561 1,035,942 1,068,635 1,503,290 2. Operational Risk: (see Note 5): 1 1.00000 1.0000 1.0000 </td <td>TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35)</td> <td>36</td> <td>1,199,799</td> <td>1,192,742</td> <td>1,221,141</td> <td>1,356,910</td>	TOTAL QUALIFYING CAPITAL (sum of line items 17 and 35)	36	1,199,799	1,192,742	1,221,141	1,356,910
1. Credit Risk: Standardised Approach 1.0000 Total Risk-Weighted Amount for Credit Risk 37 1,051,561 1,035,942 1,068,635 1,503,290 2. Operational Risk: (see Note 5): 1 1.00000 1.0000 1.0000 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Total Risk-Weighted Amount for Credit Risk 37 1,051,561 1,035,942 1,068,635 1,503,290 2. Operational Risk: (see Note 5): 2 3 3 3 3 3 3 3 3 3 3 1 9 0 2 3 3 3 3 1 9 0 2 <						
2. Operational Risk: (see Note 5):	••					
2 (a). Basic Indicator Approach : Calibrated risk-weighted amount 38 51,954 55,216 58,755 62,655 2 (b). The Standardised Approach: Calibrated risk-weighted amound 39 112,152 120,029 124,396 117,204 Calibrated Risk-Weighted Amount for Operational Risk 40 164,106 175,245 183,151 179,859 3. Market Risk: Standardised Approach		37	1,051,561	1,035,942	1,068,635	1,503,290
2 (b). The Standardised Approach: Calibrated risk-weighted amou39112,152120,029124,396117,204Calibrated Risk-Weighted Amount for Operational Risk40164,106175,245183,151179,8593. Market Risk: Standardised Approach </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Calibrated Risk-Weighted Amount for Operational Risk40164,106175,245183,151179,8593. Market Risk: Standardised Approach <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
3. Market Risk: Standardised Approach		39				
Calibrated Risk-Weighted Amount for Market Risk 41 1,375 1,907 3,351 1,900 AGGREGATE RISK-WEIGHTED ASSETS (sum of line items 37 42 1,217,042 1,213,094 1,255,136 1,685,050 N\$'000 </td <td>Calibrated Risk-Weighted Amount for Operational Risk</td> <td>40</td> <td>164,106</td> <td>175,245</td> <td>183,151</td> <td>179,859</td>	Calibrated Risk-Weighted Amount for Operational Risk	40	164,106	175,245	183,151	179,859
AGGREGATE RISK-WEIGHTED ASSETS (sum of line items 37 42 1,217,042 1,213,094 1,255,136 1,685,050 N\$'000 TOTAL RISK-WEIGHTED CAPITAL RATIO (line item 54 divided 43 98.6% 98.3% 97.3% 80.5% OF WHICH: TIER 1 RISK-BASED CAPITAL RATIO (line item 17 divided by 44 97.4% 96.3% 93.9% 76.2% TIER 2 RISK-BASED CAPITAL RATIO (line item 30 divided by 45 1.2% 2.0% 3.4% 4.3% TIER 3 RISK-BASED CAPITAL RATIO (line item 32 divided by 46 0.0% 0.0% 0.0% 0.0% 0.0% ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR 47 Total risk-weighted capital ratio (including additional capital specifie 48 98.6% 98.3% 97.3% 80.5% OTHER CAPITAL ME	3. Market Risk: Standardised Approach					
N\$'000 Image: Constraint of the second s	Calibrated Risk-Weighted Amount for Market Risk	41	1,375	1,907	3,351	1,900
N\$'000 Image: Constraint of the second s		40	1 017 040	1 010 001	1 055 460	1.005.053
TOTAL RISK-WEIGHTED CAPITAL RATIO (line item 54 divides 43 98.6% 98.3% 97.3% 80.5% OF WHICH:		42	1,217,042	1,213,094	1,255,136	1,085,050
OF WHICH: Image: Constraint of the internation of the internatine of the internat		12	09.69/	09.29/	07.29/	90 F9/
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TIER 2 RISK-BASED CAPITAL RATIO (line item 30 divided by 45 1.2% 2.0% 3.4% 4.3% TIER 3 RISK-BASED CAPITAL RATIO (line item 32 divided by 46 0.0% 0.0% 0.0% 0.0% ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR 47 Total risk-weighted capital ratio (including additional capital specific 48 98.6% 98.3% 97.3% 80.5% OTHER CAPITAL ME.		44	97.4%	96.3%	93.9%	76.2%
TIER 3 RISK-BASED CAPITAL RATIO (line item 32 divided by 46 0.0%						
ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR 47 Total risk-weighted capital ratio (including additional capital specific 48 98.6% 98.3% 97.3% 80.5% OTHER CAPITAL ME.						
Total risk-weighted capital ratio (including additional capital specifie 48 98.6% 98.3% 97.3% 80.5% OTHER CAPITAL ME:		.0	0.076	0.070	0.070	0.070
Total risk-weighted capital ratio (including additional capital specifie 48 98.6% 98.3% 97.3% 80.5% OTHER CAPITAL ME:	ADDITIONAL CAPITAL SPECIFIED BY THE REGULATOR	47				
OTHER CAPITAL ME,			98.6%	98.3%	97.3%	80.5%
Gross Assets (total assets plus general and specific provisions) 49 1.610.721 1.544.803 1.715.349 2.455.309	OTHER CAPITAL ME					

TIER 1 LEVERAGE RATIO (line item 17 divided by line item 4	50	73.6%	75.6%	68.7%	52.3%
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Note 1: All banking institutions shall treat and report unaudited profits in accordance with the provisions of BID-5

Note 2: Only available to cover a portion of the banking institution's capital charge for JUNket risk

Note 3: Limited to 250% of Tier 1 capital available to support JUNket risk

Note 4: The sum of eligible Tier 2 and Tier 3 capital shall not exceed 100% of eligible Tier 1 capital

Note 5: Only complete the Operational Risk approach which is applicable to your institution