



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 100)
QUARTERLY FIGURES FOR THE YEAR 2005**

(All amounts to be rounded off to the nearest thousands Namibia Dollar)

ITEM DESCRIPTION	As at end of quarter			
	31-Mar	30-Jun	30-Sep	31-Dec
LIABILITIES AND CAPITAL				
BANK FUNDING -DEPOSITS & BORROWINGS	1 861 095	2 269 223	2 184 710	3 078 256
DEPOSITS	1 372 430	1 798 852	1 241 892	1 711 052
Intragroup	858 183	1 079 664	632 711	595 734
Interbank	514 247	719 188	609 181	1 115 318
BORROWINGS	5 407	335 457	754 171	958 410
Intragroup	5	324 275	749 808	953 972
Interbank	5 402	11 182	4 363	4 438
BALANCES DUE TO BANK OF NAMIBIA	483 258	134 914	188 647	408 794
NON-BANK FUNDING	19 243 660	20 042 196	20 937 874	21 454 934
DEPOSITS	18 983 287	19 750 678	20 595 386	21 074 464
Demand deposits	9 707 034	10 306 210	10 419 014	10 231 518
Savings deposits	957 815	1 023 450	1 025 511	1 040 845
Fixed and notice deposits	5 751 635	5 539 939	5 521 290	5 719 284
Negotiable Certificates of Deposits	2 279 666	2 647 142	3 088 395	3 778 839
Foreign currency deposits	287 137	233 937	541 176	303 978
BORROWINGS	260 373	291 518	342 488	380 470
Trading Liabilities	-	-	-	-
Loans received under repurchase agreement	-	-	-	-
Debt instruments issued	226 814	259 069	309 346	351 386
Foreign currency loans received	-	-	-	-
Other borrowings	33 559	32 449	33 142	29 084
TOTAL FUNDING-RELATED LIABILITIES	21 104 755	22 311 419	23 122 584	24 533 190
NON-FUNDING RELATED LIABILITIES	1 061 888	798 846	902 518	908 042
Taxes payable	42 666	40 391	73 239	73 511
Deferred Tax Payable	273 419	240 624	291 268	164 976
Dividends payable	-	35 000	-	-
Accrued expenses	427 169	208 265	269 086	241 907
Remittances in transit	221 987	197 943	131 048	94 800
Others	96 647	76 623	137 877	332 848
TOTAL LIABILITIES	22 166 643	23 110 265	24 025 102	25 441 232
CAPITAL AND RESERVES	2 658 495	2 555 674	2 666 682	2 736 956
ISSUED SHARE CAPITAL	22 755	22 755	22 755	22 755
Ordinary share capital	22 755	22 755	22 755	22 755
Preference share capital	-	-	-	-
SHARE PREMIUM	1 609 221	1 609 221	1 609 221	1 609 221
NON-DISTRIBUTABLE RESERVES	209 451	207 532	(2 980)	(1 163)
DISTRIBUTABLE RESERVES	817 068	716 166	1 037 686	1 106 143
General reserve	464 688	455 134	534 328	573 498
Retained income	352 380	261 032	503 358	532 645
MINORITY INTEREST	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	24 825 138	25 665 939	26 691 784	28 178 188
Memorandum items:				
<i>Intragroup bank deposits denominated in foreign currency</i>	279 797	742 759	392 058	561 877
<i>Interbank deposits denominated in foreign currency</i>	41 521	56 916	17 947	2 389
<i>Intragroup bank borrowings denominated in foreign currency</i>	-	924	320 526	319 484
<i>Interbank borrowings denominated in foreign currency</i>	-	-	32	-
<i>Non-bank group deposits denominated in foreign currency</i>	-	-	-	30 385
<i>Non-bank group borrowings denominated in foreign currency</i>	-	-	-	-

ASSETS				
Cash and Balances with the Banks	1 625 294	1 494 949	1 410 129	1 588 923
Legal tender in Namibia	304 266	264 340	267 916	360 716
Other currency holdings, gold coins and bullion	35 896	32 547	30 352	44 551
Balances with Bank of Namibia	279 666	307 702	222 473	325 599
Statutory reserve account	202 816	218 110	222 464	228 139
Clearing account	76 850	89 592	9	97 460
Other	-	-	-	-
Balances with Banks	1 005 466	890 360	889 388	858 057
Denominated in legal tender in Namibia	177 531	130 022	590 259	60 267
Denominated in foreign currencies	827 935	760 338	299 129	797 790
Total Loans and Advances	18 886 659	19 738 382	20 904 723	22 014 512
Loans to banks- repayable in legal tender	50 729	52 531	56 069	57 210
Loans to banks - repayable in foreign currencies	-	7	10	6
Loans to non-banks - repayable in foreign currencies	361 142	325 543	199 134	143 324
Instalment debtors, hire purchase, suspensive sales and	3 443 470	3 575 294	3 765 925	3 982 749
Mortgage loans	8 215 554	8 498 839	9 065 645	9 542 388
Personal loans	1 543 824	1 548 036	1 619 141	1 705 244
Fixed term loans	959 248	948 402	941 523	1 144 884
Overdraft	3 578 969	4 027 547	4 530 056	4 798 845
Credit card debtors	-	-	-	-
Acknowledgement of debts discounted	161 090	162 160	23 888	21 931
Loans granted under resale agreement	-	-	-	-
Preference shares held to provide credit	385 103	381 718	377 457	332 057
Other Loans and Advances	187 530	218 305	325 875	285 874
Less: Specific provisions	246 250	253 080	189 318	181 661
Less: General provisions	225 104	226 087	269 559	265 931
Less: Interest- in- suspense	144 256	147 733	149 956	148 827
Net loans and advances	18 271 049	19 111 482	20 295 890	21 418 093
Trading Securities- after mark-to-market adjustments	2 082 332	1 645 909	1 515 801	1 519 897
Fixed Income	2 082 332	1 645 909	1 515 801	1 519 897
Equities	-	-	-	-
Derivative instruments	-	-	-	-
Other	-	-	-	-
Available for sale securities - after marking-to-market	517 153	1 019 019	1 058 299	1 170 360
Fixed Income- (including NCDs held with banks)	517 153	1 019 019	1 058 299	1 170 360
Listed equities	-	-	-	-
Others- (including unlisted equities)	-	-	-	-
Held to maturity securities	508 823	732 700	678 502	1 088 313
Fixed Income- (including NCDs held with banks)	508 823	657 700	678 502	1 088 313
Others- (including unlisted equities)	-	75 000	-	-
Less: Specific provisions on investments	-	-	-	-
Investments in unconsolidated subsidiaries, associates and	2 780	8 056	13 430	12 126
Total trading and investment securities	3 111 088	3 405 684	3 266 032	3 790 696
Property, plant and equipment	300 956	379 295	388 427	425 501
Premises of banking institution	86 642	171 581	184 899	217 506
Other fixed property	10 146	9 877	9 488	9 091
Computer equipments including peripherals	95 991	106 133	100 705	99 855
Other- including vehicles, furniture and fittings	108 177	91 704	93 335	99 049
Other assets	1 516 751	1 274 529	1 331 306	954 975
Repossessed items	4 197	21 287	21 853	17 425
Remittances in transit	395 296	375 889	603 976	140 689
Receivables (net of provision)	175 944	88 149	90 473	116 683
Deferred taxation	48 618	31 693	31 693	21 180
Other	892 696	757 511	583 311	658 998
TOTAL ASSETS	24 825 138	25 665 939	26 691 784	28 178 188
Memorandum items:				
Nominal value of trading portfolio	2 027 200	1 650 445	1 580 207	1 631 669
Nominal value of available for sale investment portfolio	516 163	989 415	1 058 299	1 160 717
Market value of held-to-maturity investment portfolio	508 823	657 700	678 502	1 088 313