



**NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2016 (N\$ '000)**

ITEM DESCRIPTION	First Quarter			Second Quarter			Third Quarter			Fourth Quarter		
	31-Jan	29-Feb	31-Mar	30-Apr	31-May	30-Jun	31-Jul	31-Aug	30-Sep	31-Oct	30-Nov	31-Dec
LIABILITIES AND CAPITAL												
Bank Funding -Deposits & Borrowings	3,726,575	3,340,228	3,369,706	3,429,860	3,742,763	3,758,308	4,086,357	3,651,931	4,434,383	4,158,659	4,535,202	4,708,167
Deposits	2,557,313	2,286,337	2,413,257	2,479,172	2,597,060	1,942,211	3,034,020	2,666,813	2,832,678	2,848,705	3,309,665	3,160,261
Intragroup	1,714,871	1,639,989	1,525,928	1,477,487	1,294,124	1,116,622	1,660,399	1,874,138	1,902,669	1,734,023	1,900,465	2,215,519
Interbank	842,442	646,348	887,329	1,001,685	1,302,936	825,589	1,373,621	792,675	930,010	1,114,682	1,409,200	944,742
Borrowings	1,051,238	1,053,891	956,449	950,688	1,145,703	1,144,951	898,565	985,118	926,403	877,027	888,203	929,775
Intragroup	1,001,238	990,269	897,613	865,590	941,598	858,769	816,717	849,210	780,032	766,229	782,903	743,983
Interbank	50,000	63,622	58,836	85,098	204,105	286,182	81,848	135,908	146,371	110,798	105,300	185,792
Balances Due To Bank Of Namibia	118,024	-	-	-	-	671,146	153,772	-	675,301	432,927	337,335	618,132
Non-Bank Funding	82,259,942	84,565,384	86,596,630	87,047,551	86,824,843	86,533,235	86,135,124	86,331,513	86,273,106	87,108,888	89,427,852	89,766,853
Deposits	77,640,485	79,957,565	82,010,250	82,558,313	81,790,294	81,506,801	81,133,315	81,339,521	81,304,280	81,964,521	83,508,399	83,855,085
Current accounts	25,011,872	25,726,370	27,022,652	25,827,836	25,762,816	24,621,199	25,100,009	24,601,059	24,706,875	25,486,254	26,806,407	26,705,155
Call deposits	13,377,312	14,350,292	15,867,525	17,255,527	14,943,029	14,180,802	14,445,293	15,134,093	13,814,929	13,269,321	12,783,261	13,495,436
Savings deposits	3,045,375	3,068,187	3,146,328	3,143,395	3,088,829	3,208,963	3,268,341	3,229,505	3,276,857	3,248,787	3,250,046	3,383,305
Fixed and notice deposits	11,498,017	11,579,909	11,533,640	11,981,046	13,522,990	12,969,101	13,294,076	13,970,088	14,584,873	15,784,199	16,514,114	16,379,879
Negotiable Certificates	20,807,017	21,294,170	21,667,777	22,061,039	21,580,973	21,978,382	21,807,914	21,615,856	21,668,724	21,094,685	20,683,785	21,171,093
Foreign currency deposits	3,900,892	3,938,637	2,772,326	2,289,470	2,891,656	4,548,355	3,217,682	2,788,920	3,252,022	3,081,275	3,470,786	2,720,217
Borrowings	4,619,457	4,607,818	4,586,381	4,489,238	5,034,549	5,026,433	5,001,809	4,991,992	4,968,826	5,144,367	5,919,453	5,911,767
Trading Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Loans received under repurchase	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	3,437,360	3,416,979	3,413,688	3,306,763	3,841,965	3,853,182	3,818,941	3,798,741	3,796,197	3,961,304	4,181,940	4,189,830
Foreign currency loans	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	1,182,097	1,190,839	1,172,693	1,182,475	1,192,584	1,173,251	1,182,868	1,193,251	1,172,630	1,183,063	1,737,513	1,721,937
Total Funding-Related Liabilities	85,986,517	87,905,612	89,966,336	90,477,411	90,567,606	90,291,542	90,221,481	89,983,444	90,707,489	91,267,547	93,963,054	94,475,020
Non-Funding Related Liabilities	3,244,681	3,700,251	3,909,292	2,837,993	3,401,358	3,525,257	3,223,655	3,628,548	3,919,577	3,275,304	3,640,082	3,418,723
Taxes payable	250,788	305,714	356,084	444,272	532,361	64,980	111,631	251,330	312,106	403,064	490,980	348,500
Deferred Tax Payable	238,870	247,029	254,498	257,857	254,928	375,732	383,140	379,065	399,443	398,409	397,923	406,814
Dividends payable	243,510	243,510	-	-	-	-	-	-	305,645	-	-	-
Accrued expenses	1,560,505	1,678,178	1,411,973	1,277,244	1,414,072	1,687,126	1,641,653	1,844,059	1,665,089	1,518,675	1,520,921	1,365,969
Remittances in transit	291,409	575,949	1,072,342	333,118	442,768	663,176	487,199	464,201	446,923	311,387	407,550	744,038
Derivativ financial instruments	525,241	411,495	332,511	286,262	301,879	289,562	231,085	295,461	245,322	257,360	214,682	224,973
Other trading liabilities	30,215	34,628	36,932	36,362	212,929	206,690	217,021	216,687	234,093	234,521	234,345	195,033
Others	104,143	203,749	444,953	202,878	242,420	237,992	151,926	177,745	310,956	151,887	373,681	133,396

Total Liabilities	89,231,198	91,605,864	93,875,628	93,315,404	93,968,964	93,816,799	93,445,136	93,611,992	94,627,066	94,542,851	97,603,136	97,893,743
Capital and Reserves	10,629,847	10,658,012	10,869,783	10,842,919	11,059,017	11,166,996	11,397,110	11,600,372	11,471,789	11,671,800	11,888,188	12,166,369
Issued Share Capital	23,860	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861
Ordinary share capital	23,860	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861
Preference share capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554
Non-Distributable Reserves	297,207	291,681	301,653	311,823	310,208	336,461	347,273	337,768	339,104	337,681	338,369	338,442
Distributable Reserves	8,046,226	8,079,916	8,281,715	8,244,682	8,462,395	8,544,120	8,763,422	8,976,189	8,846,270	9,047,704	9,263,404	9,541,513
General reserve	3,948,776	3,948,776	3,946,776	3,713,776	3,713,776	4,214,203	4,214,203	4,214,203	4,205,903	4,214,203	4,214,203	4,575,761
Retained income	4,097,450	4,131,140	4,334,939	4,530,906	4,748,619	4,329,917	4,549,219	4,761,986	4,640,367	4,833,501	5,049,201	4,965,752
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	99,861,045	102,263,875	104,745,412	104,158,324	105,027,981	104,983,795	104,842,246	105,212,364	106,098,855	106,214,650	109,491,324	110,060,112
Memorandum items:												
<i>Intragroup bank deposits denominated in foreign currency</i>	168,294	168,718	132,291	127,282	141,849	110,198	484,378	662,546	602,754	598,888	609,201	577,290
<i>Interbank deposits denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Intragroup bank borrowings denominated in foreign currency</i>	898,764	889,436	795,890	763,034	840,740	757,023	714,054	748,289	678,219	666,199	681,981	642,140
<i>Interbank borrowings denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Non-bank group deposits denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Non-bank group borrowings denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
ASSETS												
Cash and Balances with the Banks	7,742,486	9,135,466	11,811,501	10,305,271	10,126,367	9,744,329	9,412,236	8,561,198	8,138,371	8,061,431	10,182,673	8,759,938
Legal tender in Namibia	1,037,006	929,939	1,269,714	1,056,776	1,195,821	1,107,947	1,029,236	1,255,579	1,040,194	1,056,214	1,328,252	1,515,660
Other currency holdings, gold coins	186,725	164,993	177,020	124,003	122,194	121,336	136,217	112,220	91,947	127,171	102,876	85,919
Balances with Bank of Namibia	2,106,676	2,258,268	5,618,188	2,885,650	2,973,051	3,405,155	3,479,411	2,304,888	3,466,186	2,560,405	4,450,514	3,986,335
Statutory reserve account	917,465	905,829	918,659	926,122	936,424	951,845	950,529	939,341	938,079	967,684	957,246	965,574
Clearing account	608,646	1,115,945	3,507,794	1,608,095	1,532,047	1,102,666	1,080,627	820,366	1,266,203	1,109,723	2,101,959	1,693,601
Other	580,565	236,495	1,191,735	351,433	504,580	1,350,644	1,448,255	545,181	1,261,903	482,998	1,391,309	1,327,160
Balances with Banks	4,412,079	5,782,266	4,746,578	6,238,842	5,835,301	5,109,891	4,767,372	4,888,511	3,540,044	4,317,641	4,301,031	3,172,023
Denominated in legal tender	761,097	2,335,569	1,813,022	2,182,283	1,462,792	2,127,731	1,234,357	2,663,787	1,281,241	1,656,828	1,872,723	694,105
Denominated in foreign currency	3,650,982	3,446,697	2,933,556	4,056,559	4,372,509	2,982,160	3,533,015	2,224,724	2,258,803	2,660,813	2,428,308	2,477,918
Short-Term Negotiable Securities	7,540,608	7,770,423	7,528,916	8,624,214	8,920,150	8,130,624	7,975,416	8,130,947	8,652,162	8,380,177	8,634,709	8,910,467
Negotiable Certificates of Deposits	385,353	546,396	549,134	684,239	778,481	783,686	785,861	701,965	706,877	709,994	712,118	759,576
Treasury Bills	7,372,175	7,211,139	6,966,274	7,925,753	8,132,038	7,341,557	7,189,942	7,324,262	7,942,305	7,668,047	7,921,678	8,122,265
Other	(216,920)	12,889	13,508	14,222	9,631	5,381	(387)	104,720	2,980	2,136	913	28,627
Less: Specific provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Loans and Advances	78,703,934	79,111,731	79,077,383	79,816,443	80,068,782	80,945,163	81,201,903	81,961,527	82,918,935	83,026,082	84,244,891	85,063,912
Loans to banks- repayable in legal tender	-	-	9	-	-	-	-	4,412	574	-	-	-
Loans to banks - repayable in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Loans to non-banks - repayable in legal tender	1,229,217	1,203,994	935,990	1,044,409	1,059,161	1,066,114	1,036,647	934,631	823,240	886,535	800,817	726,207
Instalment debtors, hire purchase, etc.	12,418,865	12,451,464	12,495,474	12,425,292	12,501,002	12,628,782	12,760,968	12,972,833	12,935,359	13,020,222	13,072,781	13,123,858
Residential mortgages	29,726,891	29,969,522	30,197,343	30,415,584	30,660,182	30,908,877	31,111,848	31,376,895	31,690,489	31,906,602	32,255,171	32,627,189
Commercial real estate mortgages	10,464,647	10,505,838	10,522,676	10,623,666	10,786,518	10,814,071	10,939,968	11,040,910	11,037,396	11,067,065	11,029,752	11,069,489
Personal loans	3,983,819	4,029,074	4,048,877	4,084,741	4,123,782	4,189,392	4,227,438	4,297,088	4,357,836	4,406,603	4,521,055	4,569,454
Fixed term loans	8,385,610	8,669,840	9,051,899	9,079,517	9,106,039	9,123,802	9,581,598	9,703,622	9,715,883	9,769,030	9,877,529	9,939,039
Overdraft	10,492,233	10,116,394	9,903,262	10,179,959	9,765,420	10,367,390	9,725,573	9,815,435	10,365,625	10,175,224	10,495,515	10,831,391
Credit card debtors	472,746	469,553	463,646	472,974	478,031	497,364	495,969	497,427	506,743	513,495	524,928	522,564

