Bank of Namibia

NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2012

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	**661,292**	**672,687**	**906,638**	**1,193,119**	**734,198**	**781,363**	**797,227**	**1,011,376**	**1,052,053**	**2,429,960**	**2,036,629**	**1,931,426**
Deposits	**628,553**	**541,890**	**696,669**	**986,935**	**528,422**	**587,803**	**651,361**	**918,789**	**1,044,005**	**2,327,496**	**1,849,199**	**1,897,762**
Intragroup	354,517	205,489	369,568	401,436	185,055	214,553	225,851	504,165	640,343	1,546,810	1,378,487	1,664,580
Interbank	274,036	336,401	327,101	585,499	343,367	373,250	425,510	414,624	403,662	780,686	470,712	233,182
Borrowings	**30,098**	**128,154**	**207,263**	**203,413**	**202,976**	**191,213**	**143,490**	**90,181**	**5,614**	**100,000**	**185,373**	**31,582**
Intragroup	-	-	-	-	-	-	-	-	-	-	-	-
Interbank	30,098	128,154	207,263	203,413	202,976	191,213	143,490	90,181	5,614	100,000	185,373	31,582
Balances Due To Bank Of Namibia	2,641	2,643	2,706	2,771	2,800	2,347	2,376	2,406	2,434	2,464	2,057	2,082
Non-Bank Funding	**50,028,173**	**50,145,960**	**51,989,997**	**51,339,588**	**52,664,924**	**54,069,727**	**54,131,694**	**53,831,494**	**54,895,707**	**55,699,109**	**56,473,228**	**56,999,732**
Deposits	**48,752,338**	**48,881,006**	**50,597,001**	**49,949,438**	**51,269,436**	**52,669,858**	**52,455,400**	**52,162,228**	**53,225,541**	**54,035,422**	**54,812,024**	**55,334,033**
Current accounts	14,110,729	14,070,520	14,817,213	14,408,631	14,930,938	15,825,864	15,554,102	15,864,769	16,040,648	15,885,196	16,045,984	16,604,240
Call deposits	11,859,241	12,130,921	12,417,779	11,591,150	12,967,205	12,863,156	12,583,356	11,732,931	12,206,611	13,147,894	12,890,596	12,001,267
Savings deposits	2,085,634	2,104,656	2,127,872	2,116,274	2,150,585	2,166,565	2,192,068	2,211,219	2,273,130	2,275,714	2,370,249	2,375,776
Fixed and notice deposits	7,437,963	7,286,259	7,925,522	8,336,115	8,225,794	8,796,134	8,475,072	9,129,896	9,111,221	9,455,518	9,560,045	9,904,067
Negotiable Certificates of Deposits	12,205,623	12,170,447	12,064,905	12,168,372	12,016,876	11,950,387	12,033,920	11,978,380	12,092,247	11,971,363	12,586,336	12,922,602
Foreign currency deposits	1,053,148	1,118,203	1,243,710	1,328,896	978,038	1,067,752	1,616,882	1,245,033	1,501,684	1,299,737	1,358,814	1,526,081
Borrowings	**1,275,835**	**1,264,954**	**1,392,996**	**1,390,150**	**1,395,488**	**1,399,869**	**1,676,294**	**1,669,266**	**1,670,166**	**1,663,687**	**1,661,204**	**1,665,699**
Trading Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	888,892	875,856	1,000,802	1,005,651	1,009,074	1,010,458	1,015,523	1,004,378	1,000,833	1,005,651	1,008,803	1,010,527
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	386,943	389,098	392,194	384,499	386,414	389,411	660,771	664,888	669,333	658,036	652,401	655,172
Total Funding-Related Liabilities	**50,689,465**	**50,818,647**	**52,896,635**	**52,532,707**	**53,399,122**	**54,851,090**	**54,928,921**	**54,842,870**	**55,947,760**	**58,129,069**	**58,509,857**	**58,931,158**
Non-Funding Related Liabilities	**1,533,415**	**2,250,325**	**2,368,257**	**2,412,940**	**2,174,938**	**1,908,731**	**1,925,376**	**2,351,216**	**2,689,959**	**2,251,940**	**3,008,025**	**1,609,038**
Taxes payable	106,385	171,329	225,527	269,366	312,589	166,598	80,942	154,215	190,353	257,577	301,030	66,428
Deferred Tax Payable	321,837	322,355	323,121	323,074	323,885	300,714	308,242	311,536	311,674	314,348	351,971	336,795
Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-
Accrued expenses	410,191	491,925	432,358	754,393	506,547	679,493	668,197	647,223	810,069	739,345	644,457	597,251
Remittances in transit	467,286	1,057,050	1,112,555	755,434	738,899	566,597	633,019	1,014,759	1,207,903	718,123	1,452,624	432,013
Derivativ financial instruments	106,763	88,726	94,471	84,644	123,136	117,002	136,171	105,597	84,902	103,006	118,375	105,393
Other trading liabilities	39,087	7,886	52,511	46,102	43,207	-	-	-	-	-	-	-
Others	81,866	111,054	127,714	179,927	126,675	78,327	98,805	117,886	85,058	119,541	139,568	71,158
Total Liabilities	**52,222,880**	**53,068,972**	**55,264,892**	**54,945,647**	**55,574,060**	**56,759,821**	**56,854,297**	**57,194,086**	**58,637,719**	**60,381,009**	**61,517,882**	**60,540,196**
Capital and Reserves	**5,894,647**	**5,993,698**	**6,063,741**	**6,070,595**	**6,178,884**	**6,126,857**	**6,234,070**	**6,376,250**	**6,283,439**	**6,275,338**	**6,401,363**	**6,528,521**
Issued Share Capital	**23,822**	23,822	23,822	23,822	23,822	23,822	23,822	23,822	23,822	23,841	23,841	23,841
Ordinary share capital	23,822	23,822	23,822	23,822	23,822	23,822	23,822	23,822	23,822	23,841	23,841	23,841
Preference share capital	-	-	-	-	-	-	-	-	-			
Share Premium	**1,791,099**	**1,791,099**	**1,791,099**	**1,791,099**	**1,791,099**	**1,791,099**	**1,791,099**	**1,791,099**	**1,791,099**	**1,912,574**	**1,912,574**	**1,912,574**
Non-Distributable Reserves	**133,256**	**129,737**	**130,554**	**137,986**	**131,901**	**128,904**	**122,189**	**142,940**	**192,420**	**189,598**	**194,152**	**201,909**
Distributable Reserves	**3,946,470**	**4,049,040**	**4,118,266**	**4,117,688**	**4,232,062**	**4,183,032**	**4,296,960**	**4,418,389**	**4,276,098**	**4,149,325**	**4,270,796**	**4,390,197**
General reserve	2,802,689	2,802,662	2,799,697	2,799,734	2,799,776	2,942,509	3,259,510	3,259,551	2,322,034	2,322,075	2,321,946	2,324,001
Retained income	1,143,781	1,246,378	1,318,569	1,317,954	1,432,286	1,240,523	1,037,450	1,158,838	1,954,064	1,827,250	1,948,850	2,066,196
Minority Interest	-	-	-	-	-	1,240,523	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	**58,117,527**	**59,062,670**	**61,328,633**	**61,016,242**	**61,752,944**	**64,127,201**	**63,088,367**	**63,570,336**	**64,921,158**	**66,656,347**	**67,919,245**	**67,068,717**
Memorandum items:												
Intragroup bank deposits denominated in foreign currency	121,407	116,022	133,284	134,149	62,865	21,649	142,002	62,687	142,768	149,924	587,674	542,311
Interbank deposits denominated in foreign currency	5,154	21,965	5,182	13,554	80,883	77,108	19,625	19,625	38,575	505,737	207,203	2,047
Intragroup bank borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Interbank borrowings denominated in foreign currency	30,023	7,175	38,919	3,040	2,684	866	3,393	1	5,614	-	5,373	1,582
Non-bank group deposits denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Non-bank group borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-

ASSETS												
Cash and Balances with the Banks	**4,756,241**	**4,808,874**	**5,902,854**	**4,858,530**	**6,188,508**	**6,344,980**	**6,380,570**	**5,787,946**	**5,985,427**	**6,944,925**	**5,529,027**	**6,568,885**
Legal tender in Namibia	493,259	512,868	523,074	548,678	626,496	539,546	694,191	668,436	587,520	668,699	668,230	1,011,102
Other currency holdings, gold coins and bullion	160,590	142,047	228,102	164,937	248,555	213,837	169,169	182,991	160,971	216,428	233,424	248,877
Balances with Bank of Namibia	**1,280,358**	**1,308,624**	**1,993,877**	**1,284,245**	**1,547,495**	**2,533,713**	**1,907,203**	**1,999,918**	**1,875,988**	**1,727,327**	**1,449,072**	**2,174,658**
Statutory reserve account	531,769	523,989	525,966	528,210	541,670	541,580	553,880	552,147	558,502	566,966	577,233	584,532
Clearing account	748,582	784,631	1,467,852	756,018	1,005,792	1,992,048	1,353,272	1,447,752	1,317,451	1,160,353	871,830	1,590,117
Other	7	4	59	17	33	85	51	19	35	8	9	9
Balances with Banks	**2,822,034**	**2,845,335**	**3,157,801**	**2,860,670**	**3,765,962**	**3,057,884**	**3,610,007**	**2,936,601**	**3,360,948**	**4,332,471**	**3,178,301**	**3,134,248**
Denominated in legal tender in Namibia	1,024,829	1,598,364	1,804,981	1,445,474	2,083,513	1,866,662	1,657,684	1,448,524	1,189,356	1,642,941	1,377,713	821,368
Denominated in foreign currencies	1,797,205	1,246,971	1,352,820	1,415,196	1,682,449	1,191,222	1,952,323	1,488,077	2,171,592	2,689,530	1,800,588	2,312,880
Short-Term Negotiable Securities	**6,502,822**	**6,349,693**	**6,688,402**	**6,446,595**	**6,404,778**	**6,479,520**	**6,559,186**	**6,642,405**	**6,927,439**	**6,698,897**	**6,707,574**	**6,979,012**
Negotiable Certificates of Deposits (NCDs)	285,725	289,204	314,953	289,093	270,344	306,274	335,076	432,771	397,559	264,330	333,431	433,032
Treasury Bills	4,607,511	4,443,391	4,751,232	4,526,125	4,494,818	4,517,274	4,548,638	4,527,218	4,837,428	4,735,780	4,667,889	4,832,920
Other	1,609,586	1,617,098	1,622,217	1,631,377	1,639,616	1,655,972	1,675,472	1,682,416	1,692,452	1,698,787	1,706,254	1,713,060
Less: Specific provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Loans and Advances	**43,764,313**	**44,036,337**	**45,136,152**	**45,972,958**	**45,916,301**	**46,439,055**	**46,801,544**	**47,327,881**	**48,558,430**	**48,916,029**	**50,765,004**	**50,551,028**
Loans to banks- repayable in legal tender	96	299	187	270	48	26	10	-	136	10	359	1
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Loans to non-banks - repayable in foreign currencies	129,783	131,881	129,069	131,845	155,465	22,849	148,809	148,633	143,250	150,379	686,361	636,005
Instalment debtors, hire purchase, suspensive sales and	7,216,530	7,330,062	7,380,722	7,417,024	7,528,415	7,598,329	7,651,546	7,702,577	7,814,252	7,855,120	7,929,268	8,038,539
Residential mortgages	18,258,011	18,249,235	18,606,741	18,909,565	19,062,943	19,215,300	19,407,473	19,670,064	19,921,284	20,128,033	20,482,032	20,723,387
Commercial real estate mortgages	5,521,303	5,682,425	5,736,337	5,791,160	5,848,815	5,940,064	6,087,992	6,036,481	6,388,927	6,473,354	6,611,926	6,525,005
Personal loans	2,548,315	2,545,692	2,602,132	2,566,631	2,598,843	2,580,130	2,640,312	2,702,280	2,735,228	2,809,282	2,869,411	2,912,261
Fixed term loans	3,074,962	3,095,308	3,266,110	3,208,045	3,362,706	3,550,385	3,563,621	3,670,514	3,569,520	3,556,881	3,556,519	3,724,441
Overdraft	5,305,837	5,215,983	5,628,448	6,078,975	5,684,687	5,746,688	5,705,161	5,812,342	6,323,934	6,333,280	6,995,545	6,321,038
Crdit card debtors	274,573	264,541	273,885	276,547	307,646	309,551	300,014	293,768	291,943	297,746	306,735	314,855
Acknowledgement of debts discounted	-	-	-	-	-	-	-	-	-	-	-	-
Loans granted under resale agreement	30,697	-	52,211	46,024	36,191	-	-	-	-	-	-	-
Preference shares held to provide credit	285,220	283,704	335,347	332,880	318,628	320,134	322,047	319,753	321,508	331,006	315,658	317,121
Other loans and advances	1,118,986	1,237,207	1,124,963	1,213,992	1,011,914	1,155,599	974,559	971,469	1,048,448	980,938	1,011,190	1,038,375
Less: Specific provisions	208,647	212,727	215,713	223,390	217,771	213,344	217,083	209,073	213,386	216,491	199,773	198,430
Less: General provisions	392,565	397,205	403,475	409,682	419,046	406,481	411,001	416,694	418,678	418,786	419,753	420,833
Less: Interest- in- suspense	104,363	103,931	116,526	110,056	115,217	106,808	109,080	99,167	96,916	93,280	95,478	91,105
Net loans and advances	**43,058,738**	**43,322,474**	**44,400,438**	**45,229,830**	**45,164,267**	**45,712,422**	**46,064,380**	**46,602,947**	**47,829,450**	**48,187,472**	**50,050,000**	**49,840,660**
Trading Securities- after mark-to-market adjustments	**1,152,652**	**1,133,202**	**1,169,159**	**1,061,518**	**905,942**	**961,935**	**993,132**	**1,017,489**	**917,655**	**1,261,806**	**1,385,920**	**1,446,986**
Fixed Income	434,855	408,544	508,301	464,150	454,744	560,040	531,782	589,637	508,920	833,633	957,117	958,921
Equities	-	-	-	-	-	-	-	-	-	-	-	-
Derivative instruments	55,683	59,698	53,561	60,620	85,494	80,401	88,791	53,257	32,583	50,624	50,614	59,564
Other	662,114	664,960	607,297	536,748	365,704	321,494	372,559	374,595	376,152	377,549	378,189	428,501
Available for sale securities - after marking-to-market	**290,222**	**291,852**	**300,262**	**290,606**	**292,173**	**303,190**	**421,943**	**309,079**	**308,676**	**218,849**	**219,690**	**220,670**
Fixed Income- (including NCDs held with banks)	266,196	267,826	276,236	266,580	268,147	267,745	386,498	273,634	273,231	183,404	184,245	185,225
Listed equities	24,026	24,026	24,026	24,026	24,026	35,445	35,445	35,445	35,445	35,445	35,445	35,445
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-			
Held to maturity securities	**206,064**	**196,845**	**206,913**	**206,670**	**146,546**	**176,762**	**177,697**	**127,624**	**289,193**	**318,932**	**199,722**	**169,078**
Fixed Income- (including NCDs held with banks)	206,064	196,845	206,913	206,670	146,546	176,762	177,697	127,624	289,193	318,932	199,722	169,078
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-	-	-	-
Less: Specific provisions on investments	-	-	-	-	-	-	-	-	-	-	-	-
ventures	**16,722**	**16,746**	**16,769**	**16,793**	**17,149**	**17,506**	**17,574**	**18,008**	**18,161**	**18,321**	**18,389**	**20,684**
Total trading and investment securities	**1,665,660**	**1,638,645**	**1,693,103**	**1,575,587**	**1,361,810**	**1,459,393**	**1,610,346**	**1,472,200**	**1,533,685**	**1,817,908**	**1,823,721**	**1,857,418**
Property, plant and equipment	**707,960**	**705,699**	**712,383**	**712,042**	**709,357**	**695,109**	**704,826**	**720,293**	**720,967**	**727,752**	**737,476**	**745,658**
Premises of banking institution	303,407	308,039	314,589	320,678	323,000	313,002	316,954	318,143	322,846	322,651	327,245	320,626
Other fixed property	1	1	1	1	1	1	1	1	1	1	1	1
Computer equipments including peripherals	202,130	196,095	197,360	192,245	166,780	186,416	194,249	207,258	201,671	202,615	204,169	208,826
Other- including vehicles, furniture and fittings	202,422	201,564	200,433	199,118	219,576	195,690	193,622	194,891	196,449	202,485	206,061	216,205
Other assets	**1,426,106**	**2,237,284**	**1,931,453**	**2,193,658**	**1,924,224**	**2,195,254**	**1,769,061**	**2,344,544**	**1,924,189**	**2,279,393**	**3,071,445**	**1,077,084**
Repossesed items	7,244	8,041	7,870	7,876	7,895	7,824	7,839	7,847	7,123	6,829	5,391	4,610
Remittances in transit	620,659	1,577,302	1,161,704	1,383,860	1,107,036	1,185,142	766,452	1,294,748	1,180,572	1,716,279	2,352,442	485,479
Receivables (net of provision)	159,923	62,244	64,570	121,993	100,243	175,325	247,910	318,411	281,939	149,288	231,536	187,572
Deferred taxation	77,013	74,307	71,875	74,227	73,447	86,907	85,903	85,252	84,931	79,940	116,595	79,413
Other	561,267	515,390	625,434	605,702	635,603	740,056	660,957	638,286	369,624	327,057	365,481	320,010
TOTAL ASSETS	**58,117,527**	**59,062,670**	**61,328,633**	**61,016,242**	**61,752,944**	**62,886,678**	**63,088,369**	**63,570,335**	**64,921,157**	**66,656,347**	**67,919,243**	**67,068,717**
Memorandum items:												
Nominal value of trading portfolio	1,039,161	1,017,431	1,025,977	943,998	758,649	837,466	767,298	824,412	666,907	870,623	874,798	888,182
Nominal value of available for sale investment portfolio	1,780,937	1,792,518	1,787,466	1,809,239	1,721,161	1,684,182	1,969,825	1,901,490	1,869,067	1,729,737	1,704,353	2,304,177
Market value of held-to-maturity investment portfolio	-	-	-	-	-	-	-	-	-	-		