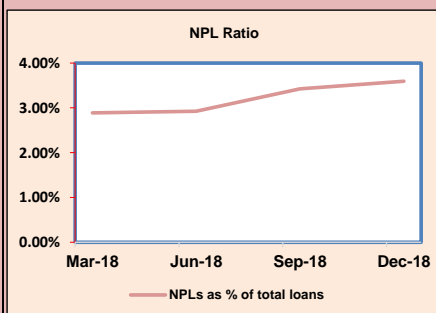
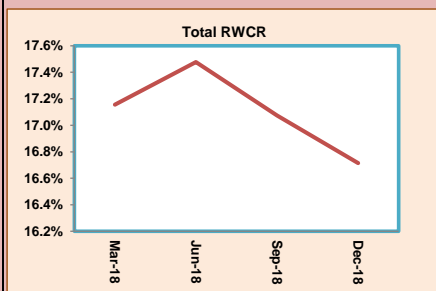
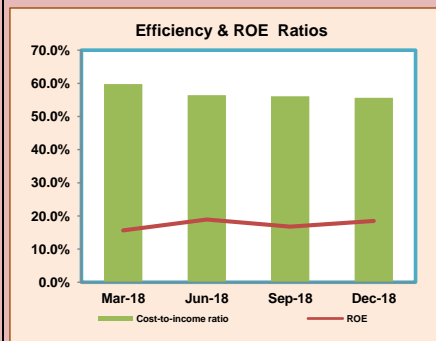
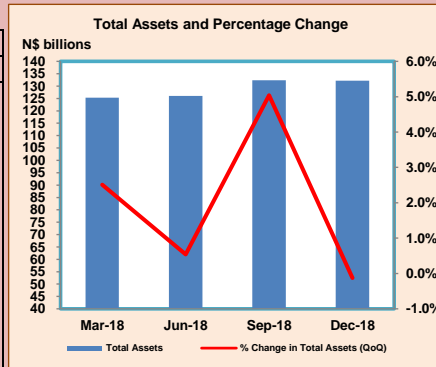




NAMIBIAN BANKING INDUSTRY DATA PRODUCED BY THE BANKING SUPERVISION DEPARTMENT
Quarterly Financial Information 30 December 2018

N\$'Millions	Mar-18	Jun-18	Sep-18	Dec-18
BALANCE SHEET				
TOTAL ASSETS	125,353	126,028	132,379	132,211
Cash and balances	11,833	11,772	14,287	12,333
Net Loans and Advances	91,341	92,209	93,546	94,844
Short-Term Negotiable Securities	12,966	12,666	15,488	15,428
Trading & Investment Securities	4,016	4,242	4,750	5,217
Property, plant & equipment	2,068	1,990	2,034	2,110
Other Assets	3,129	3,149	2,274	2,279
TOTAL CAPITAL AND LIABILITIES	125,353	126,028	132,379	132,211
Bank Funding	4,009	3,980	5,342	5,860
Non-bank Funding	103,483	103,378	107,968	106,919
Share Capital and Reserves	14,538	15,108	15,174	15,223
Other Liabilities	3,323	3,561	3,895	4,209
INCOME STATEMENT				
(for 3 months ended 30 September 2018)				
Interest Income	2,753	2,856	2,976	3,072
Interest Expense	1,466	1,525	1,591	1,625
Net Interest Income	1,287	1,331	1,385	1,446
Provision Charges & Write-offs	125	42	144	127
Non-interest income	995	1,020	1,050	1,104
Total Income	2,282	2,350	2,436	2,550
Non-Interest Expense	1,365	1,326	1,367	1,419
Net Income after Tax	543	701	635	703
CAPITAL ADEQUACY				
Total Qualifying Capital	16,006	16,603	16,726	16,847
Tier 1 Capital	12,806	13,656	13,888	13,918
Tier 2 Capital	3,201	2,947	2,838	2,929
Risk Weighted Assets	93,300	94,999	97,961	100,791
Gross Assets	126,615	127,255	133,774	133,721
Tier 1 Leverage Ratio	10.1%	10.7%	10.4%	10.4%
Tier 1 RWCR	13.7%	14.4%	14.2%	13.8%
Tier 2 RWCR	3.4%	3.1%	2.9%	2.9%
Total RWCR	17.2%	17.5%	17.1%	16.7%
ASSET QUALITY				
Non-performing loans	2,677	2,736	3,257	3,468
Overdue Loans	6,102	7,977	6,773	7,229
Specific Provisions	505	515	537	663
NPL Ratio	2.9%	2.9%	3.4%	3.6%
Specific provisions/NPLs	18.8%	18.8%	16.5%	19.1%
Overdue loans/ Total Loans	6.6%	8.7%	7.1%	7.5%
PROFITABILITY				
Return on Equity (ROE)	15.6%	18.9%	16.8%	18.5%
Return on Assets (ROA)	1.7%	2.2%	1.9%	2.1%
Cost-to-Income Ratio	59.8%	56.4%	56.1%	55.7%
LIQUIDITY				
Liquid Assets Held /Liquid Assets Required	149.9%	158.0%	175.8%	156.3%
Liquid Assets/Total Assets	13.0%	13.7%	15.2%	13.7%
Total Loans/Total Assets	73.2%	73.4%	71.0%	72.1%
Total Loans/Total Deposits	94.2%	95.2%	91.8%	94.6%



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