NAMIBIAN BANKING INDUSTRY
COMPUTATION OF AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2023 (N$ '000)

Description	'-	'--	2024 January N($)	2024 February N($)	2024 March N($)	2024 April N($)	2024 May N($)	2024 June N($)	2024 July N($)	2024 August N($)	2024 September N($)	2024 October N($)	2024 November N($)	2024 December N($)
BANK FUNDING -DEPOSITS & BORROWINGS (total of items 2, 5 & 8)			**10,660,010**	**10,564,886**	**9,634,764**									
	DEPOSITS (total sum of items 3 and 4)		**9,016,313**	**9,097,405**	**8,507,182**									
		Intragroup	8,339,579	8,503,389	7,958,153									
		Interbank	676,734	594,016	549,029									
	BORROWINGS (total sum of items 6 and 7)		**448,169**	**696,244**	**927,582**									
		Intragroup	256,778	252,859	255,231									
		Interbank	191,391	443,385	672,351									
	BALANCES DUE TO BANK OF NAMIBIA		**1,195,528**	**771,237**	**200,000**									
NON-BANK FUNDING (total of items 10,17and 24)			140,123,014	137,710,033	141,060,649									
HOUSEHOLD	**DEPOSITS (total sum of items 11 to 16)**		**28,625,929**	**28,782,913**	**28,995,359**									
		Current accounts	8,118,756	8,127,630	8,013,662									
		Call deposits	8,244,368	8,225,726	8,428,475									
		Savings deposits	2,931,373	2,975,275	3,040,439									
		Fixed and notice deposits	8,855,106	8,979,227	9,038,836									
		Negotiable Certificates of Deposits	0	0	0									
		Foreign currency deposits	476,326	475,055	473,947									
COMMERCIAL	**DEPOSITS (total sum of items 18 to 23)**		**103,260,924**	**100,709,623**	**103,937,355**									
		Current accounts	33,314,846	33,088,912	34,820,768									
		Call deposits	25,466,038	24,823,515	26,032,467									
		Savings deposits	1,035,164	1,057,802	1,002,618									
		Fixed and notice deposits	10,728,247	10,853,718	11,667,164									
		Negotiable Certificates of Deposits	22,200,016	21,126,444	20,046,684									
		Foreign currency deposits	10,516,613	9,759,232	10,367,654									
	BORROWINGS (total sum of items 18 to 22)		**8,236,161**	**8,217,497**	**8,127,935**									
		Trading Liabilities	0	0	0									
		Loans received under repurchase agreements	0	0	1,976,080									
		Debt instruments issued	5,444,800	5,411,191	3,255,930									
		Foreign currency loans received	0	0	0									
		Other borrowings	2,791,361	2,806,306	2,895,925									
TOTAL FUNDING-RELATED LIABILITIES (total sum of items 1 & 9)			**150,783,024**	**148,274,919**	**150,695,413**									
LIABILITIES AND CAPITAL														
NON-FUNDING RELATED LIABILITIES- (total sumof items 32 to 39)			**6,844,567**	**6,648,228**	**6,359,969**									
	Taxes payable		112,246	203,818	314,902									
	Deferred Tax Payable		557,865	554,427	552,063									
	Dividends payable		0	446,270	662,246									
	Accrued expenses		2,668,406	3,081,553	2,922,409									
	Remittances in transit		2,668,448	1,174,753	845,176									
	Derivative financial instruments		406,644	477,703	519,231									
	Other trading liabilities		113,431	141,945	168,633									
	Others		317,527	567,759	375,309									
TOTAL LIABILITIES- (total sum of items 30 and 31)			**157,627,591**	**154,923,147**	**157,055,382**									
CAPITAL AND RESERVES- (total sum of items 42, 45, 46 & 47)			**20,967,409**	**20,781,976**	**20,867,904**									
	ISSUED SHARE CAPITAL (total of items 36 and 37)		783,546	783,546	783,546									
		Ordinary share capital	568,461	568,461	568,461									
		Preference share capital	215,085	215,085	215,085									
	SHARE PREMIUM		2,322,948	2,322,948	2,322,948									
	NON-DISTRIBUTABLE RESERVES		194,158	203,080	205,073									
	DISTRIBUTABLE RESERVES (total sum of items 41 & 42)		17,666,757	17,472,402	17,556,337									
		General reserve	6,204,299	6,204,707	6,203,860									
		Retained income	11,462,458	11,267,695	11,352,477									
MINORITY INTEREST			**0**	**0**	**0**									
TOTAL LIABILITIES AND CAPITAL- (total of items 40, 41 and 50)			**178,595,000**	**175,705,123**	**177,923,286**									
Cash and Balances with the Banks (total sum of items 59, 60, 61 & 65)			**32,513,018**	**30,086,884**	**32,928,504**									
	Legal tender in Namibia		1,539,468	1,437,466	1,446,131									
	Other currency holdings, gold coins and bullion		179,152	213,821	126,549									
	Balances with Bank of Namibia (total sum of items 55 to 57)		5,886,894	5,408,430	8,039,810									
		Statutory reserve account	1,550,836	1,548,476	1,542,669									
		Clearing account	1,592,713	1,598,757	3,239,841									
		Other	2,743,345	2,261,197	3,257,300									
	Balances with Banks (total sum of items 59 to 60)		24,907,504	23,027,167	23,316,014									
		Denominated in legal tender in Namibia	12,256,755	13,024,223	14,017,118									
		Denominated in foreign currencies	12,650,749	10,002,944	9,298,896									
Short term negotiatble securities (total of items 69 to 71 less 72)			**23,472,886**	**23,500,656**	**22,774,971**									
	Negotiable certificates of deposits (NCDs)		61,968	62,380	141,918									
	Treasury bills		21,285,339	21,286,161	20,391,522									
	Other		2,129,553	2,156,073	2,245,489									
	Less: Specific provisions		3,974	3,958	3,958									
Total Loans and Advances (total of items 74 to 87)			**114,455,512**	**113,360,693**	**112,709,704**									
	Loans to banks- repayable in legal tender		0	0	0									
	Loans to banks - repayable in foreign currencies		0	1,277	0									
	Loans to non-banks - repayable in foreign currencies		480,273	38,298	167,451									
	Instalment debtors, hire purchase, suspensive sales and leases		12,325,772	12,442,393	12,530,122									
	Residential mortgages		44,736,002	44,706,501	44,664,819									
	Commercial real estate mortgages		12,972,092	12,997,301	12,799,026									
	Personal loans		9,042,020	9,140,438	9,112,633									
	Fixed term loans		17,604,731	17,657,307	17,869,102									
	Overdraft		14,510,054	13,888,444	13,279,557									
	Credit card debtors		818,141	829,231	831,494									
	Acknowledgement of debts discounted		15,693	15,664	15,812									
	Loans granted under resale agreement		0	0	0									
	Preference shares held to provide credit		1,531,646	1,535,163	1,167,205									
	Other Loans and Advances		419,088	109,953	272,483									
	Less: Specific provisions		2,322,786	2,396,017	2,357,251									
	Less: General provisions		1,497,649	1,514,706	1,615,688									
	Less: Interest- in- suspense		993,126	1,014,674	1,035,655									
Net loans and advances (item 73 less 88, 89, 90)			**109,641,951**	**108,435,296**	**107,701,110**									
Trading Securities- after mark-to-market adjustments (total of items 86 to 89)			**3,847,647**	**3,915,001**	**4,044,310**									
	Fixed Income		1,585,692	1,577,423	1,649,786									
	Equities		0	0	0									
	Derivative instruments		407,253	464,826	515,103									
	Other		1,854,702	1,872,752	1,879,421									
Available for sale securities - after marking-to-market (total of items 98 to 100)			**2,656,574**	**2,868,432**	**3,271,321**									
	Fixed Income- (including NCDs held with banks)		730,548	930,016	1,318,784									
	Listed equities		78,076	79,226	81,039									
	Others- (including unlisted equities)		1,847,950	1,859,190	1,871,498									
Held to maturity securities (total of items 102 to 103 less 104)			**1,075,016**	**854,129**	**749,643**									
	Fixed Income- (including NCDs held with banks)		1,075,016	854,129	749,643									
	Others- (including unlisted equities)			0	0									
	Less: Specific provisions on investments			0	0									
Investments in consolidated entities				**0**	**0**									
Investments in unconsolidated subsidiaries, associates and joint ventures			**6,041**	**6,041**	**6,041**									
Investments in unconsolidated entities (sum of line items 108 to 112)														
	Investments in significant insurance entities													
	Investments in deconsolidated financial subsidiaries													
	Investments in significant commercial entities													
	Investments in significant financial entities													
	Investments in non-significant entities													
Total trading and investment securities- (total sum of items 92, 97, 101, 98,99ans 100)			**7,585,278**	**7,643,603**	**8,071,315**									
Property, plant and equipment- (total sum of items 115 to 118) -119			**2,709,673**	**2,695,012**	**2,685,182**									
	Premises of banking institution		1,574,849	1,564,236	1,548,969									
	Other fixed property		138,621	134,243	151,896									
	Computer equipments including peripherals		1,279,881	1,289,569	1,289,419									
	Other- including vehicles, furniture and fittings		494,832	495,314	492,324									
	Depreciation		778,510	788,350	797,426									
Other assets- (total of items 121 to 125)			**2,672,194**	**3,343,672**	**3,762,204**									
	Repossesed items		610,467	614,067	623,229									
	Remittances in transit		165,650	1,007,812	1,392,082									
	Receivables (net of provision)		396,253	320,683	325,865									
	Deferred taxation		447,677	422,491	431,561									
	Intangibles		504,774	498,260	491,713									
	Other		547,373	480,359	497,754									
Other insurance related assets (sum of line items 119 to 121)														
	Policy loans on investments contracts													
	Reinsurance assets													
	Other													
TOTAL ASSETS- (total sum of items 51, 61, 84, 99, 100, 106, 107, 112, 118 & 105)			**178,595,000**	**175,705,123**	**177,923,286**									
Memorandum items:														
Nominal value of trading portfolio			4,091,258	4,291,724	4,689,573									
Nominal value of available for sale investment portfolio			10,480,632	10,411,618	9,885,656									
Market value of held-to-maturity investment portfolio				0	0									
Average total liabilities payable in Namibia Dollars (excluding capital funds)			132,412,386	132,704,729	132,803,368									
Average minimum local assets maintained			153,549,561	153,702,151	153,818,194									
Excess/deficiency (line item 126 minus line item 127)			**(21,137,175)**	**(20,997,422)**	**(21,014,826)**									
			1,086	1,172	1,479									