



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 100)
MONTHLY FIGURES FOR THE YEAR 2009**

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

ITEM DESCRIPTION	As at month ended											
	31-Jan	28-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	1 103 355	1 582 851	1 379 016	1 117 698	1 193 565	901 398	1 003 577	914 002	1 251 237	1 213 899	923 693	271 456
DEPOSITS	448 318	758 306	588 716	433 073	626 202	308 978	295 523	426 982	683 908	565 840	441 562	260 841
Intragroup	157 165	421 180	57 903	145 362	97 811	163 294	172 545	212 461	469 457	140 561	190 416	130 713
Interbank	291 153	337 126	530 813	287 711	528 391	145 684	122 978	214 521	214 451	425 279	251 146	130 128
BORROWINGS	478 410	477 063	477 090	480 391	490 417	478 527	485 208	483 054	476 736	426 966	398 518	6 989
Intragroup	5 553	3 160	8 748	9 298	14 951	8 876	12 973	7 774	7 207	36 024	5 215	6 872
Interbank	472 857	473 903	468 342	471 093	475 466	469 651	472 235	475 280	469 529	390 942	393 303	1 117
BALANCES DUE TO BANK OF NAMIBIA	176 627	347 482	313 210	204 234	76 946	113 893	222 846	3 966	90 593	221 093	83 613	3 626
NON-BANK FUNDING	35 529 904	34 629 511	35 848 144	36 398 744	35 919 916	36 676 497	36 390 626	37 484 640	37 065 955	39 441 421	39 707 293	40 929 376
DEPOSITS	34 480 104	33 576 405	34 802 601	35 350 324	34 868 606	35 618 398	35 448 832	36 538 279	36 127 476	38 344 747	38 551 162	39 761 640
Demand deposits	17 308 411	17 482 342	18 566 879	18 165 999	18 279 513	19 019 396	18 816 616	18 810 059	18 253 307	19 516 591	19 620 687	19 778 437
Savings deposits	1 505 162	1 531 003	1 564 912	1 619 590	1 621 663	1 674 294	1 589 456	1 599 471	1 583 218	1 560 578	1 622 855	1 618 314
Fixed and notice deposits	8 498 774	8 046 877	7 857 947	8 049 408	7 772 644	7 639 095	7 817 030	7 544 715	7 603 971	7 710 714	7 123 413	7 604 343
Negotiable Certificates of Deposits	5 912 271	5 535 486	6 278 879	6 657 175	6 381 615	6 497 345	6 585 738	7 669 155	7 915 087	8 745 233	9 487 129	9 882 952
Foreign currency deposits	1 255 486	980 697	533 984	858 152	813 171	788 268	639 992	914 879	771 893	811 631	697 078	877 992
BORROWINGS	1 049 800	1 053 106	1 045 543	1 048 420	1 051 310	1 058 099	941 794	946 361	938 479	1 096 674	1 156 131	1 167 736
Trading Liabilities	5 777	12 708	11 143	5 547	5 919	5 989	3 599	3 599	3 599	39 983	27 680	29 551
Loans received under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	628 037	621 226	611 702	616 762	615 753	619 059	621 810	623 665	613 025	616 947	614 706	620 174
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	415 986	419 172	422 698	426 111	429 638	433 051	316 385	319 097	321 855	439 744	513 745	518 011
TOTAL FUNDING-RELATED LIABILITIES	36 633 259	36 212 362	37 227 160	37 516 442	37 113 481	37 577 895	37 394 203	38 398 642	38 317 192	40 655 320	40 630 986	41 200 832
NON-FUNDING RELATED LIABILITIES	1 271 008	1 367 836	1 479 446	1 633 685	1 568 809	1 354 402	1 670 094	1 673 208	1 668 271	1 795 987	2 077 101	1 859 039
Taxes payable	27 415	58 021	74 201	101 800	141 031	(13 563)	11 346	60 044	97 398	131 807	172 694	22 424
Deferred Tax Payable	374 527	362 128	368 891	370 786	365 884	382 902	392 671	394 307	392 975	361 605	361 217	340 470
Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-
Accrued expenses	440 401	421 382	483 719	444 472	408 102	350 721	474 199	429 911	513 097	477 874	468 472	753 975
Remittances in transit	240 088	331 095	295 934	386 194	404 078	297 693	626 386	570 039	547 361	697 535	893 555	554 576
Others	188 577	195 210	256 701	330 433	249 714	336 649	165 492	218 907	117 440	127 166	181 163	187 594
TOTAL LIABILITIES	37 904 267	37 580 198	38 706 606	39 150 127	38 682 290	38 932 297	39 064 297	40 071 850	39 985 463	42 451 307	42 708 087	43 059 871
CAPITAL AND RESERVES	4 209 372	4 254 781	4 338 193	4 339 819	4 348 653	4 343 568	4 409 872	4 496 102	4 573 413	4 623 466	4 698 922	4 609 321
ISSUED SHARE CAPITAL	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822
Ordinary share capital	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822
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	1 791 099	1 791 099	1 791 099
NON-DISTRIBUTABLE RESERVES	69 803	71 492	71 021	73 887	70 305	66 950	67 106	74 550	74 268	76 722	78 590	80 952
DISTRIBUTABLE RESERVES	2 324 848	2 368 368	2 452 251	2 451 011	2 463 427	2 461 697	2 527 845	2 606 631	2 684 224	2 731 823	2 805 411	2 713 448
General reserve	1 390 473	1 390 615	1 390 689	1 390 687	1 390 833	1 376 856	1 508 582	1 508 724	1 508 865	1 509 007	1 509 007	1 511 715
Retained income	934 375	977 753	1 061 562	1 060 324	1 072 594	1 084 841	1 019 263	1 097 907	1 175 359	1 222 816	1 296 404	1 201 733
MINORITY INTEREST	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	42 113 639	41 834 979	43 044 799	43 489 946	43 030 943	43 275 865	43 474 169	44 567 952	44 558 876	47 074 773	47 407 009	47 669 192
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
<i>Intragroup bank deposits denominated in foreign currency</i>	37 920	321 497	5 532	44 532	24 806	79 356	85 375	109 897	360 490	8 495	132 239	45 071
<i>Interbank deposits denominated in foreign currency</i>	11 686	12 908	20 273	18 489	88 765	11 700	17 495	8 356	8 096	11 086	10 810	10 509
<i>Intragroup bank borrowings denominated in foreign currency</i>	5 553	3 160	8 748	9 298	14 951	8 876	12 973	7 774	7 207	36 025	5 215	6 872
<i>Interbank borrowings denominated in foreign currency</i>	1 523	-	-	-	-	-	-	-	-	-	-	36
<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	3 739 516	3 046 025	3 872 120	3 955 387	3 759 899	3 343 372	3 244 292	3 939 562	3 379 446	5 174 064	4 346 490	4 080 625
Legal tender in Namibia	335 784	291 352	383 583	375 111	366 735	416 987	405 488	486 766	462 130	428 374	448 474	565 240
Other currency holdings, gold coins and bullion	304 705	211 121	214 338	229 363	193 668	152 028	158 478	161 787	151 392	191 483	198 987	127 647
Balances with Bank of Namibia	714 443	623 808	1 049 647	699 839	694 192	673 368	693 538	775 581	762 824	652 643	653 614	542 275
Statutory reserve account	356 186	348 378	346 311	343 777	367 531	370 329	371 638	376 599	384 547	388 503	399 499	418 382
Clearing account	237 332	184 690	382 389	225 775	231 097	202 428	103 555	102 450	46 954	217 537	254 115	123 893
Other	120 925	90 740	320 947	130 287	95 564	100 611	218 345	296 532	331 323	46 603	-	-
Balances with Banks	2 384 584	1 919 744	2 224 552	2 651 074	2 505 304	2 100 989	1 986 788	2 515 428	2 003 100	3 901 564	3 045 415	2 845 463
Denominated in legal tender in Namibia	274 014	204 820	357 633	242 184	444 226	336 782	461 897	904 833	383 931	649 140	702 855	547 591
Denominated in foreign currencies	2 110 570	1 714 924	1 866 919	2 408 890	2 061 078	1 764 207	1 524 891	1 610 595	1 619 169	3 252 424	2 342 560	2 297 872
Total Loans and Advances	32 117 979	32 474 016	32 544 589	32 810 163	32 966 241	32 999 355	33 283 022	33 608 296	34 062 415	34 535 370	35 100 175	35 418 820
Loans to banks- repayable in legal tender	2 774	384	3 193	372	887	11 139	96	5	14	1 607	122	-
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Loans to non-banks - repayable in foreign currencies	57 703	52 230	35 412	28 885	28 570	29 990	20 731	20 485	12 056	12 703	11 962	12 253
Instalment debtors, hire purchase, suspensive sales and leases	5 466 406	5 509 177	5 571 071	5 551 478	5 554 316	5 587 524	5 548 062	5 580 304	5 569 151	5 550 000	5 577 667	5 639 406
Mortgage loans	15 811 825	15 965 739	16 005 531	16 128 931	16 313 665	16 412 708	16 529 511	16 700 223	16 857 098	17 063 228	17 250 086	17 464 902
Personal loans	1 904 490	1 906 484	1 884 676	1 870 003	1 899 934	1 883 481	1 964 283	1 991 552	2 037 967	2 072 673	2 044 863	2 062 542
Fixed term loans	2 112 814	2 134 608	2 095 527	2 154 334	2 221 543	2 256 906	2 457 444	2 435 145	2 433 450	2 599 972	2 704 196	2 752 972
Overdraft	5 756 684	5 727 245	5 727 844	5 854 838	5 903 451	5 836 303	5 607 129	5 756 596	6 113 504	6 203 663	6 529 949	6 709 764
Credit card debtors	185 565	232 569	246 347	249 985	256 533	252 901	249 022	212 906	217 739	245 739	239 882	238 630
Acknowledgement of debts discounted	1 950	1 950	2 004	2 031	2 061	2 089	1 012	1 024	1 038	1 053	1 067	1 082
Loans granted under resale agreement	-	-	-	-	-	-	-	-	-	-	-	-
Preference shares held to provide credit	327 605	317 084	313 871	310 602	308 441	293 212	294 326	284 937	300 990	301 851	269 136	270 320
Other Loans and Advances	490 163	626 546	659 113	658 704	476 840	433 102	611 406	625 119	519 408	482 881	471 245	266 949
Less: Specific provisions	295 086	279 990	282 366	284 849	276 840	269 399	275 697	288 039	283 584	291 080	277 354	276 900
Less: General provisions	349 701	348 414	351 384	351 868	358 561	352 372	351 138	346 393	353 173	362 370	363 809	362 658
Less: Interest- in- suspense	261 074	248 123	253 204	253 028	253 196	255 266	258 493	261 343	260 526	259 864	257 990	258 018
Net loans and advances	31 212 118	31 597 489	31 657 579	31 920 418	32 077 644	32 122 318	32 397 694	32 712 521	33 165 132	33 622 056	34 201 920	34 521 244
Trading Securities- after mark-to-market adjustments	1 880 335	1 890 404	1 839 335	1 806 861	1 837 748	2 225 230	2 351 567	2 225 346	2 123 781	2 394 273	2 642 881	2 927 754
Fixed Income	1 456 739	1 461 949	1 460 013	1 315 659	1 348 337	1 696 102	1 779 547	1 660 585	1 572 747	1 898 558	1 959 222	2 012 573
Equities	-	-	-	-	-	-	-	-	-	-	-	-
Derivative instruments	143 897	142 582	142 877	151 525	150 282	151 424	191 579	163 360	149 020	72 361	61 562	106 917
Other	280 099	285 873	236 445	339 677	339 129	377 704	380 441	401 401	402 014	423 354	622 097	808 264
Available for sale securities - after marking-to-market	3 371 104	3 337 502	3 337 539	3 286 489	3 309 124	3 328 626	3 458 331	3 390 527	3 514 596	3 553 505	3 668 072	3 715 015
Fixed Income- (including NCDs held with banks)	3 355 788	3 322 186	3 322 223	3 271 173	3 293 808	3 313 310	3 432 024	3 363 317	3 488 069	3 525 611	3 639 902	3 685 853
Listed equities	15 316	15 316	15 316	15 316	15 316	15 316	26 307	27 210	26 527	27 894	28 170	29 162
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-	-	-	-
Held to maturity securities	165 011	82 252	240 669	242 687	203 163	147 049	116 827	115 964	197 790	178 637	149 157	157 223
Fixed Income- (including NCDs held with banks)	165 011	82 252	240 669	242 687	203 163	147 049	116 827	115 964	197 790	178 637	149 157	157 223
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-	-	-	-
Less: Specific provisions on investments	-	-	-	-	-	-	-	-	-	-	-	-
Investments in unconsolidated subsidiaries, associates and joint ventures	27 997	27 997	28 519	29 043	28 818	28 032	17 732	17 732	17 732	21 331	21 331	16 008
Total trading and investment securities	5 444 447	5 338 155	5 446 062	5 365 080	5 378 853	5 728 937	5 944 457	5 749 569	5 853 899	6 147 746	6 481 441	6 816 000
Property, plant and equipment	509 549	510 505	515 843	517 882	523 886	546 676	552 196	572 737	581 916	566 570	568 791	576 974
Premises of banking institution	230 844	233 012	234 872	239 203	245 540	241 549	269 510	271 669	282 916	270 809	264 190	267 830
Other fixed property	4 483	3 751	1 625	3	3	3	4 826	4 826	756	755	755	755
Computer equipments including peripherals	118 548	117 986	120 456	118 918	118 161	142 544	116 793	135 010	142 848	140 303	146 192	148 112
Other- including vehicles, furniture and fittings	155 674	155 756	158 890	159 758	160 182	162 580	161 067	161 232	155 396	154 703	157 654	160 277
Other assets	1 208 009	1 342 805	1 553 195	1 531 282	1 290 661	1 534 562	1 335 530	1 593 563	1 578 483	1 564 337	1 808 364	1 674 349
Repossessed items	11 691	10 626	10 351	6 456	5 988	6 643	7 072	10 027	8 837	9 804	11 094	9 911
Remittances in transit	318 578	449 158	579 409	473 649	404 143	540 851	468 306	830 518	837 904	814 432	797 447	772 126
Receivables (net of provision)	194 121	188 837	201 852	195 813	54 380	48 248	73 441	65 879	61 950	78 407	77 628	116 172
Deferred taxation	121 619	104 690	101 029	101 499	100 714	98 191	111 884	115 075	115 195	90 328	91 784	79 264
Other	562 000	589 494	660 554	753 865	725 436	840 629	674 827	572 064	554 597	571 366	830 411	696 876
TOTAL ASSETS	42 113 639	41 834 979	43 044 799	43 290 049	43 030 943	43 275 865	43 474 169	44 567 952	44 558 876	47 074 773	47 407 008	47 669 192
Market value of investments	1 879 191	1 889 184	1 838 107	1 801 229	1 842 736	1 984 571	2 325 492	2 203 092	2 106 113	2 370 010	2 619 188	2 875 046
Nominal value of trading portfolio	3 249 975	3 213 762	3 201 105	3 147 255	3 864 028	807 927	3 355 921	3 222 124	3 339 629	3 421 963	3 407 430	3 382 820
Market value of held-to-maturity investment portfolio	165 011	82 252	240 669	242 687	203 163	147 049	116 827	115 964	197 790	178 637	149 157	157 223