



**NAMIBIAN BANKING INDUSTRY
COMPUTATION OF AGGREGATED PERFORMANCE INDICATORS
QUARTERLY FIGURES FOR THE YEAR 2024 (N\$ '000)**

Period	03/31/2024	6/30/2024	9/30/2024	12/31/2024
NPL Ratio	6.14%			
Specific provisions/NPLs	36.57%			
Overdue loans/ Total Loans	10.33%			
Sectoral distribution of loans to total loans(% of total)	100.00%			
Agriculture & Forestry	5.76%			
Fishing	2.22%			
MiningAndQuarrying	2.11%			
Manufacturing	3.21%			
Construction	3.37%			
ElectricityOilGasWater	2.23%			
Trade & Accommodation	7.79%			
Transport and Communication	2.58%			
FinanceAndInsurance	5.30%			
Real estate	9.18%			
BusinessServices	6.18%			
GovernmentServices	3.71%			
Individuals	43.75%			
Other	2.61%			
Geographical distribution of loans to total loans(% of total)	100.00%			
Caprivi	0.49%			
Erongo	9.94%			
Hardap	1.45%			
Omaheke	1.54%			
Omusati	0.64%			
Khomas	72.33%			
Kavango	1.01%			
Oshana	4.18%			
Karas	1.96%			
Ohangwena	0.72%			
Oshikoto	1.36%			
Otjozondjupa	3.61%			
Kunene	0.75%			
Foreign currency denominated loans to total loans	0.15%			
Foreign currency denominated liabilities to total liabilities	6.90%			
Residential real estate loans to total loans	39.72%			
Commercial real estate loans to loans	11.25%			
Return on Equity (ROE)	17.02%			
Return on Assets (ROA)	2.00%			
Cost to Income Ratio	53.09%			
Interest margin to gross income	59.72%			
Interest margin to gross loans	1.88%			
Noninterest expenses to gross income	52.78%			
Trading foreign exchange gains (losses) to gross income	6.48%			
Personnel expenses to noninterest expenses	49.91%			
Trading income to total income	7.66%			
Liquid Assets Held /Liquid Assets Required	179.36%			
Liquid Assets/Total Assets	15.55%			
Liquid assets (broad measure) to short-term liabilities	17.62%			
Liquid assets (broad measure) to total assets	17.94%			
Customer deposits to total (noninterbank) loans	25.73%			
Total Loans/Total Deposits	79.69%			
Total Loans/Total Assets	63.35%			
Leverage Ratio (BASEL II)	21.51%			
Tier 1 RWCR	33.01%			
Tier 1 RWCR (BASEL-II)	33.01%			
Total RWCR (BASAL-II)	34.48%			
CET1 Capital Ratio BASEL III	15.78%			
CET1 Leverage Ratio BASEL-III	9.66%			
Leverage Ratio BASEL III	9.66%			
Total Eligible Capital Ratio BASEL III	16.75%			