

**NAMBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2021 (N\$'000)**

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	4,621,758	4,066,548	4,344,663	5,053,924	5,015,043	6,078,112						
Deposits	3,648,472	3,381,413	4,134,929	4,134,751	3,602,999	3,933,851						
Intragroup	2,662,400	2,456,781	2,845,713	2,658,747	2,434,134	3,223,277						
Interbank	986,071	924,631	1,289,216	1,476,003	1,168,865	710,574						
Borrowings	1,271,147	685,136	209,734	327,679	304,990	691,280						
Intragroup	112,147	119,448	120,011	118,208	101,730	102,322						
Interbank	15,000	565,688	89,723	209,471	203,260	588,958						
Balances Due To Bank Of Namibia	846,140	-	-	591,494	1,107,054	1,452,981						
Non-Bank Funding	118,086,941	116,557,590	121,796,856	117,989,568	115,980,642	115,886,174						
Deposits	110,732,499	109,281,740	114,344,470	110,316,408	108,311,921	108,099,911						
Current accounts	32,086,234	33,461,562	35,157,917	32,482,480	31,223,631	31,398,476						
Call deposits	25,358,452	23,900,424	25,298,315	24,476,965	24,668,962	23,803,338						
Savings deposits	3,904,031	2,846,001	2,983,126	2,998,750	2,989,776	3,073,493						
Fixed and notice deposits	22,997,422	22,916,408	23,101,340	22,712,798	22,589,240	23,301,243						
Negotiable Certificates of Deposits	20,039,756	20,314,856	21,739,327	21,847,010	21,546,555	21,807,738						
Foreign currency deposits	6,346,603	5,842,489	6,064,446	5,798,404	5,293,757	4,715,623						
Borrowings	7,354,442	7,275,850	7,452,386	7,673,160	7,668,720	7,786,263						
Trading Liabilities	-	-	-	-	-	-						
Loans received under repurchase agreements	-	-	-	-	-	-						
Debt instruments issued	5,317,174	5,279,836	5,486,062	5,714,245	5,741,341	5,973,723						
Foreign currency loans received	-	-	-	-	-	-						
Other borrowings	2,037,268	1,996,014	1,966,324	1,958,915	1,927,379	1,812,540						
Total Funding-Related Liabilities	122,708,699	120,624,138	126,141,519	123,043,492	120,995,685	121,964,286						
Non-Funding Related Liabilities	4,289,730	4,588,659	5,231,453	4,446,054	4,297,994	4,087,515						
Taxes payable	73,600	112,515	157,955	254,210	313,597	77,761						
Deferred Tax Payable	568,259	566,038	564,632	567,243	563,325	378,582						
Dividends payable	-	251,538	251,538	0	-	-						
Accrued expenses	1,919,890	1,731,530	1,747,937	1,730,576	1,726,250	2,137,911						
Remittances in transit	578,701	731,818	987,032	1,002,657	759,103	594,932						
Derivativ financial instruments	718,166	732,762	630,867	498,598	513,424	408,869						
Other trading liabilities	94,974	14,767	60,514	26,947	62,101	71,923						
Others	336,139	447,691	830,978	365,823	360,194	417,536						
Total Liabilities	126,998,429	125,212,798	131,372,973	127,489,546	125,293,679	126,051,801						
Capital and Reserves	17,102,521	17,041,712	17,106,502	17,282,430	17,396,136	17,607,411						
Issued Share Capital	974,046	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346						
Ordinary share capital	758,961	792,261	792,261	792,261	792,261	792,261						
Preference share capital	215,085	215,085	215,085	215,085	215,085	215,085						
Share Premium	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078						
Non-Distributable Reserves	199,598	366,047	416,853	412,734	423,750	405,568						
Distributable Reserves	13,606,799	13,346,241	13,360,226	13,540,272	13,642,963	13,872,420						
General reserve	7,544,685	7,334,609	7,332,976	7,331,733	7,264,056	7,303,349						
Retained income	6,062,115	6,011,633	6,027,250	6,208,539	6,378,906	6,569,071						
Minority Interest	-	-	-	-	-	-						
TOTAL LIABILITIES AND CAPITAL	144,100,950	142,254,510	148,479,475	144,771,976	142,689,815	143,659,212						
Memorandum Items:												
Intragroup bank deposits denominated in foreign currency	257,945	257,640	350,454	338,707	326,133	309,167						
Interbank deposits denominated in foreign currency	-	-	-	-	-	-						
Intragroup bank borrowings denominated in foreign currency	18,929	18,900	18,857	18,188	1,101	1,103						
Interbank borrowings denominated in foreign currency	-	-	-	-	-	-						
Non-bank group deposits denominated in foreign currency	-	-	-	-	-	-						
Non-bank group borrowings denominated in foreign currency	-	-	-	-	-	-						
ASSETS												
Cash and Balances with the Banks	15,557,884	14,363,276	18,763,132	16,152,567	15,401,186	14,688,308						
Legal tender in Namibia	1,280,908	1,118,212	1,458,614	1,299,263	1,325,626	1,238,538						
Other currency holdings, gold coins and bullion	151,722	148,917	159,090	202,966	208,458	70,560						
Balances with Bank of Namibia	2,963,504	2,388,527	5,486,794	2,885,478	2,939,906	2,552,930						
Statutory reserve account	1,255,487	1,254,677	1,248,875	1,268,612	1,271,863	1,237,679						
Clearing account	1,190,079	716,211	3,257,193	1,029,810	1,271,227	919,309						
Other	517,938	417,639	980,725	587,057	396,817	395,942						
Balances with Banks	11,161,749	10,707,621	11,658,635	11,764,860	10,927,195	10,826,280						
Denominated in legal tender in Namibia	4,916,751	5,296,737	5,564,564	6,031,366	5,668,322	6,182,993						
Denominated in foreign currencies	6,244,998	5,410,885	6,094,071	5,733,494	5,258,874	4,643,286						
Short-Term Negotiable Securities	16,039,464	15,832,420	17,118,639	17,105,187	16,155,137	15,973,137						
Negotiable Certificates of Deposits (NCDs)	250,246	250,839	525,276	326,000	242,446	-						
Treasury Bills	14,315,773	14,203,264	15,122,480	15,267,860	14,437,123	14,480,941						
Other	1,475,662	1,380,418	1,472,914	1,513,357	1,477,615	1,494,871						
Less: Specific provisions	2,218	2,101	2,032	2,030	2,047	2,675						
Total Loans and Advances	105,119,904	104,912,681	104,522,491	104,261,970	104,111,343	104,477,582						
Loans to banks- repayable in legal tender	-	-	-	-	-	-						
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-						
Loans to non-banks - repayable in foreign currencies	59,687	87,742	88,299	67,896	243,649	142,486						
Instalment debtors, hire purchase, suspensive sales and	10,043,262	10,002,032	9,974,955	9,902,204	9,898,660	9,958,675						
Residential mortgages	41,887,240	41,972,757	42,082,345	42,170,585	42,245,491	42,440,713						
Commercial real estate mortgages	13,054,575	13,053,992	13,114,063	13,253,797	13,310,063	13,258,988						
Personal loans	7,426,098	7,403,106	7,363,593	7,342,806	7,374,724	7,406,596						
Fixed term loans	16,460,447	16,444,772	16,324,350	15,922,861	15,634,517	15,874,181						
Overdraft	13,689,205	13,491,798	13,131,004	13,238,883	12,928,287	12,900,511						
Credit card debtors	716,891	717,506	704,111	717,427	713,644	710,572						
Acknowledgement of debts discounted	141,227	135,796	145,889	169,882	169,484	145,056						
Loans granted under resale agreement	63,207	-	-	-	34,907	21,726						
Preference shares held to provide credit	1,347,478	1,331,001	1,310,079	1,289,121	1,277,492	1,279,519						
Other loans and advances	230,586	272,179	283,803	186,509	280,424	338,558						
Less: Specific provisions	1,997,796	2,046,133	2,075,583	2,124,839	2,158,279	2,060,564						
Less: General provisions	1,447,065	1,416,979	1,446,376	1,457,327	1,477,058	1,553,267						
Less: Interest-in- suspense	804,605	806,943	723,752	720,963	704,358	670,924						
Net loans and advances	100,870,438	100,642,626	100,276,779	99,958,841	99,771,649	100,192,827						
Trading Securities- after mark-to-market adjustments	3,701,224	3,719,128	3,602,277	3,400,068	3,388,777	3,523,780						
Fixed Income	1,515,371	1,500,258	1,491,169	1,366,886	1,344,787	1,370,370						
Equities	-	-	-	-	-	-						
Derivative instruments	705,022	736,921	626,350	487,985	501,615	401,807						
Other	1,480,831	1,481,949	1,484,758	1,545,197	1,542,375	1,751,603						
Available for sale securities - after marking-to-market	2,886,496	2,706,794	2,719,358	2,946,168	2,945,199	3,138,688						
Fixed Income- (including NCDs held with banks)	392,630	211,485	212,721	208,828	801,291	990,093						
Listed equities	(1,284)	(5,273)	(953)	23,051	22,874	22,286						
Others- (including unlisted equities)	2,495,150	2,500,582	2,507,590	2,714,289	2,121,034	2,126,309						
Held to maturity securities	-	115,716	178,646	227,986	164,836	562,147						
Fixed Income- (including NCDs held with banks)	-	115,716	178,646	227,986	164,836	562,147						
Others- (including unlisted equities)	-	-	-	-	-	-						