



**NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
MONTHLY FIGURES FOR THE YEAR 2012**

ITEM DESCRIPTION	As at month ended					
	30-Apr	31-May	30-Jun	31-Jul	31-Aug	30-Sep
LIABILITIES AND CAPITAL						
Bank Funding -Deposits & Borrowings	1,193,119	734,198	781,363	797,227	1,011,376	1,052,053
Deposits	986,935	528,422	587,803	651,361	918,789	1,044,005
Intragroup	401,436	185,055	214,553	225,851	504,165	640,343
Interbank	585,499	343,367	373,250	425,510	414,624	403,662
Borrowings	203,413	202,976	191,213	143,490	90,181	5,614
Intragroup	-	-	-	-	-	-
Interbank	203,413	202,976	191,213	143,490	90,181	5,614
Balances Due To Bank Of Namibia	2,771	2,800	2,347	2,376	2,406	2,434
Non-Bank Funding	51,339,588	52,664,924	54,069,727	54,131,694	53,831,494	54,895,707
Deposits	49,949,438	51,269,436	52,669,858	52,455,400	52,162,228	53,225,541
Current accounts	14,408,631	14,930,938	15,825,864	15,554,102	15,864,769	16,040,648
Call deposits	11,591,150	12,967,205	12,863,156	12,583,356	11,732,931	12,206,611
Savings deposits	2,116,274	2,150,585	2,166,565	2,192,068	2,211,219	2,273,130
Fixed and notice deposits	8,336,115	8,225,794	8,796,134	8,475,072	9,129,896	9,111,221
Negotiable Certificates of Deposits	12,168,372	12,016,876	11,950,387	12,033,920	11,978,380	12,092,247
Foreign currency deposits	1,328,896	978,038	1,067,752	1,616,882	1,245,033	1,501,684
Borrowings	1,390,150	1,395,488	1,399,869	1,676,294	1,669,266	1,670,166
Trading Liabilities	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-
Debt instruments issued	1,005,651	1,009,074	1,010,458	1,015,523	1,004,378	1,000,833
Foreign currency loans received	-	-	-	-	-	-
Other borrowings	384,499	386,414	389,411	660,771	664,888	669,333
Total Funding-Related Liabilities	52,532,707	53,399,122	54,851,090	54,928,921	54,842,870	55,947,760
Non-Funding Related Liabilities	2,412,940	2,174,938	1,908,731	1,925,376	2,351,216	2,689,959
Taxes payable	269,366	312,589	166,598	80,942	154,215	190,353
Deferred Tax Payable	323,074	323,885	300,714	308,242	311,536	311,674
Dividends payable	-	-	-	-	-	-
Accrued expenses	754,393	506,547	679,493	668,197	647,223	810,069
Remittances in transit	755,434	738,899	566,597	633,019	1,014,759	1,207,903
Derivativ financial instruments	84,644	123,136	117,002	136,171	105,597	84,902
Other trading liabilities	46,102	43,207	-	-	-	-
Others	179,927	126,675	78,327	98,805	117,886	85,058
Total Liabilities	54,945,647	55,574,060	56,759,821	56,854,297	57,194,086	58,637,719
Capital and Reserves	6,070,595	6,178,884	6,126,857	6,234,070	6,376,250	6,283,439
Issued Share Capital	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
Preference share capital	-	-	-	-	-	-
Share Premium	1,791,099	1,791,099	1,791,099	1,791,099	1,791,099	1,791,099
Non-Distributable Reserves	137,986	131,901	128,904	122,189	142,940	192,420
Distributable Reserves	4,117,688	4,232,062	4,183,032	4,296,960	4,418,389	4,276,098
General reserve	2,799,734	2,799,776	2,942,509	3,259,510	3,259,551	2,322,034
Retained income	1,317,954	1,432,286	1,240,523	1,037,450	1,158,838	1,954,064
Minority Interest	-	-	1,240,523	-	-	-
TOTAL LIABILITIES AND CAPITAL	61,016,242	61,752,944	64,127,201	63,088,367	63,570,336	64,921,158
Memorandum items:						
<i>Intragroup bank deposits denominated in foreign currency</i>	134,149	62,865	21,649	142,002	62,687	142,768
<i>Interbank deposits denominated in foreign currency</i>	13,554	80,883	77,108	19,625	19,625	38,575
<i>Intragroup bank borrowings denominated in foreign currency</i>	-	-	-	-	-	-
<i>Interbank borrowings denominated in foreign currency</i>	3,040	2,684	866	3,393	1	5,614
<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	4,858,530	6,188,508	6,344,980	6,380,570	5,787,946	5,985,427	
Legal tender in Namibia	548,678	626,496	539,546	694,191	668,436	587,520	
Other currency holdings, gold coins and bullion	164,937	248,555	213,837	169,169	182,991	160,971	
Balances with Bank of Namibia	1,284,245	1,547,495	2,533,713	1,907,203	1,999,918	1,875,988	
Statutory reserve account	528,210	541,670	541,580	553,880	552,147	558,502	
Clearing account	756,018	1,005,792	1,992,048	1,353,272	1,447,752	1,317,451	
Other	17	33	85	51	19	35	
Balances with Banks	2,860,670	3,765,962	3,057,884	3,610,007	2,936,601	3,360,948	
Denominated in legal tender in Namibia	1,445,474	2,083,513	1,866,662	1,657,684	1,448,524	1,189,356	
Denominated in foreign currencies	1,415,196	1,682,449	1,191,222	1,952,323	1,488,077	2,171,592	
Short-Term Negotiable Securities	6,446,595	6,404,778	6,479,520	6,559,186	6,642,405	6,927,439	
Negotiable Certificates of Deposits (NCDs)	289,093	270,344	306,274	335,076	432,771	397,559	
Treasury Bills	4,526,125	4,494,818	4,517,274	4,548,638	4,527,218	4,837,428	
Other	1,631,377	1,639,616	1,655,972	1,675,472	1,682,416	1,692,452	
Less: Specific provisions	-	-	-	-	-	-	
Total Loans and Advances	45,972,958	45,916,301	46,439,055	46,801,544	47,327,881	48,558,430	
Loans to banks- repayable in legal tender	270	48	26	10	-	136	
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-	
Loans to non-banks - repayable in foreign currencies	131,845	155,465	22,849	148,809	148,633	143,250	
Instalment debtors, hire purchase, suspensive sales and Residential mortgages	7,417,024	7,528,415	7,598,329	7,651,546	7,702,577	7,814,252	
Commercial real estate mortgages	18,909,565	19,062,943	19,215,300	19,407,473	19,670,064	19,921,284	
Personal loans	5,791,160	5,848,815	5,940,064	6,087,992	6,036,481	6,388,927	
Fixed term loans	2,566,631	2,598,843	2,580,130	2,640,312	2,702,280	2,735,228	
Overdraft	3,208,045	3,362,706	3,550,385	3,563,621	3,670,514	3,569,520	
Credit card debtors	6,078,975	5,684,687	5,746,688	5,705,161	5,812,342	6,323,934	
Acknowledgement of debts discounted	276,547	307,646	309,551	300,014	293,768	291,943	
Loans granted under resale agreement	-	-	-	-	-	-	
Preference shares held to provide credit	46,024	36,191	-	-	-	-	
Other loans and advances	332,880	318,628	320,134	322,047	319,753	321,508	
Less: Specific provisions	1,213,992	1,011,914	1,155,599	974,559	971,469	1,048,448	
Less: General provisions	223,390	217,771	213,344	217,083	209,073	213,386	
Less: Interest- in- suspense	409,682	419,046	406,481	411,001	416,694	418,678	
Net loans and advances	110,056	115,217	106,808	109,080	99,167	96,916	
Trading Securities- after mark-to-market adjustments	1,061,518	905,942	961,935	993,132	1,017,489	917,655	
Fixed Income	464,150	454,744	560,040	531,782	589,637	508,920	
Equities	-	-	-	-	-	-	
Derivative instruments	60,620	85,494	80,401	88,791	53,257	32,583	
Other	536,748	365,704	321,494	372,559	374,595	376,152	
Available for sale securities - after marking-to-market	290,606	292,173	303,190	421,943	309,079	308,676	
Fixed Income- (including NCDs held with banks)	266,580	268,147	267,745	386,498	273,634	273,231	
Listed equities	24,026	24,026	35,445	35,445	35,445	35,445	
Others- (including unlisted equities)	-	-	-	-	-	-	
Held to maturity securities	206,670	146,546	176,762	177,697	127,624	289,193	
Fixed Income- (including NCDs held with banks)	206,670	146,546	176,762	177,697	127,624	289,193	
Others- (including unlisted equities)	-	-	-	-	-	-	
Less: Specific provisions on investments	-	-	-	-	-	-	
ventures	16,793	17,149	17,506	17,574	18,008	18,161	
Total trading and investment securities	1,575,587	1,361,810	1,459,393	1,610,346	1,472,200	1,533,685	
Property, plant and equipment	712,042	709,357	695,109	704,826	720,293	720,967	
Premises of banking institution	320,678	323,000	313,002	316,954	318,143	322,846	
Other fixed property	1	1	1	1	1	1	
Computer equipments including peripherals	192,245	166,780	186,416	194,249	207,258	201,671	
Other- including vehicles, furniture and fittings	199,118	219,576	195,690	193,622	194,891	196,449	
Other assets	2,193,658	1,924,224	2,195,254	1,769,061	2,344,544	1,924,189	
Repossessed items	7,876	7,895	7,824	7,839	7,847	7,123	
Remittances in transit	1,383,860	1,107,036	1,185,142	766,452	1,294,748	1,180,572	
Receivables (net of provision)	121,993	100,243	175,325	247,910	318,411	281,939	
Deferred taxation	74,227	73,447	86,907	85,903	85,252	84,931	
Other	605,702	635,603	740,056	660,957	638,286	369,624	
TOTAL ASSETS	61,016,242	61,752,944	62,886,678	63,088,369	63,570,335	64,921,157	
Memorandum items:							
Nominal value of trading portfolio	943,998	758,649	837,466	767,298	824,412	666,907	
Nominal value of available for sale investment portfolio	1,809,239	1,721,161	1,684,182	1,969,825	1,901,490	1,869,067	
Market value of held-to-maturity investment portfolio	-	-	-	-	-	-	

(2) 1 1
(2) 1 1