

AGGREGATED INCOME STATEMENT (BIR-201) QUARTERLY FIGURES FOR THE YEAR 2022 (N\$'000)

	First Quarter			Second Quarter			Third Quarter			Fourth Quarter		
ITEM DESCRIPTION	31-Jan	28-Feb	31-Mar	30-Apr	31-May	30-Jun						
Interest income from loans and advances and deposits placed	873,109	743,923	941,157	919,200	954,679	868,052						
Balances with Bank of Namibia	5,470	5,343	6,188	5,792	7,476	7,575						
Balances with banks	36,430	20,889	31,698	118,893	68,423	66,183						
Short-term negotiable securities	92,234	82,252	99,382	99,163	88,561	95,622						
Loans to banks - repayable in legal tender Loans to banks - repayable in foreign currencies	3	53	2	3	3	1						
Loans to non-banks - repayable in foreign currencies	329	262	255	822	943	971						
Instalment debtors, hire purchase, suspensive sales and												
leases	66,500	58,397	70,025	80,497	75,046	72,837						
Residential mortgages	301,567	251,031	330,085	297,529	329,630	258,057						
Commercial real estate morgages Personal loans	82,501 71,786	72,167 65,586	86,121 74,966	85,790 72,099	89,186 76,833	85,809 75,679						
Fixed term loans	114,823	109,251	101,377	111,857	112,929	105,621						
Overdraft	85,208	38,869	93,449	87,205	85,627	78,456						
Credit card debtors	6,996	6,614	7,082	7,107	7,425	7,572						
Acknowledgement of debts discounted	1,461	1,298	1,591	1,542	1,794	2,141						
Loans granted under resale agreement	137	25,030	31,310	-56,477	- 0.400	- 0.747						
Preference shares held to provide credit Other loans and advances	6,295 1,369	5,697 1,183	6,440 1,187	5,821 1,558	9,103 1,698	9,747 1,781						
Interest expense in respect of deposits and loans	1,503	1,100	1,107	1,550	1,000	1,701						
received	342,181	323,315	378,261	378,446	392,162	409,649						
Intragroup deposits	18,733	21,019	35,207 2,435	37,067 2,835	20,951	35,266						
Interbank deposits Intragroup borrowings	2,994 649	2,896 640	2,435 688	2,835 675	2,462 734	2,537 2,580						
Intragroup borrowings Interbank borrowings	98	59	76	48	45	2,580						
Balances due to Bank of Namibia	1,091	1,322	2,354	3,021	4,030	926						
Current accounts	25,307	23,137	28,083	30,732	31,144	35,812						
Call deposits	75,457	70,097	77,887	74,466	87,480	88,506						
Savings deposits	3,811	3,478	4,134 80,540	4,138 84,095	4,561	4,967 84,088						
Fixed and notice deposits Negotiable certificates of deposits	80,239 86,713	70,120 85,021	80,540 94,574	84,095 94,221	87,780 102,536	84,088 102,066						
Foreign currency deposits	518	2,297	2,255	711	967	1,207						
Loans received under repurchase agreement	-		-	-		-						
Debt instruments issued	32,823	31,197	35,628	32,364	34,019	33,975						
Foreign currency loans received	-		-	-		-						
Other borrowings	13,747 530,928	12,032 420,608	14,399 562,896	14,074 540,754	15,454 562,517	17,536 458,402						
Net interest income	530,926	420,008	362,896	540,754	562,517	456,402						
Provisions and Write-offs	118,393	-6,680	83,191	8,540	66,893	5,125						
Specific loan loss provisions-	-76,275	28,101	25,020	36,256	33,352	-13,717						
Bad debts directly written-off	8,092	12,718	11,146	15,480	25,325	41,915						
Net interest suspended General provisions	12,651 177,130	-13,425 -24,780	32,510 16,273	7,445 -41,471	16,985 3,906	-48,637 34,860						
Other provisions Other provisions	-3,206	-9,294	-1,759	-41,471	-12,675	-9,296						
Other Operating Income	318,039	310,164	367,112	359,209	337,881	324,527						
Fee income	310,788	293,954	343,312	321,908	318,485	323,763						
Transaction-based banking-related fee income	291,360	276,797	322,425	301,851	298,287	305,124						
Knowledge-based fee income	19,428	17,156	20,887	20,057	20,197	18,638						
Other sundry income Net trading income	7,251 36,726	16,210 39,166	23,800 55,714	37,301 72,823	19,396 51,388	765 56,670						
Fixed income	17,516	6,625	45,398	20,331	20,373	11,595						
Equities				-		-						
Derivative instruments	-3,473	8,064	-22,072	18,854	-1,281	7,950						
Other	22,683	24,476	32,387	33,638	32,296	37,125						
Income from non-traded securities Fixed income	6,562	8,216	7,063	5,016	7,430	-115						
Equities	1,727	1,491	1,607	1,612	1,641	1,633						
Derivative instruments	-1,198	-502	-1,951	-3,370	1,055	-6,765						
Other	6,034	7,227	7,406	6,774	4,734	5,017						
Other operating expenses	525,405	522,976	562,849	545,283	571,563	601,918						
Staff costs	267,832	273,278	282,977	277,935	293,814	274,844						
Directors fees and remuneration Marketing	2,501 6,872	2,535 10,949	2,311 14,461	2,353 11,316	2,544 11,196	2,377 24,246						
Auditing	2,271	2,342	3,512	2,464	3,973	2,764						
Consultancy and management fees	37,565	39,548	46,750	39,477	41,446	51,129						
Occupancy expenses	18,308	19,660	21,512	16,200	19,821	-3,877						
Depreciation and amortixation	40,522	39,121	40,248	40,632	39,673	62,578						
Administration and other overheads Net income before tax	149,534 248,459	135,542 261,858	151,077 346,745	154,906 423,979	159,095 320,759	187,858 232,442						
Taxation	81,797	80,857	110,165	123,825	117,043	86,650						
Current	107,413	80,511	104,629	124,531	148,462	45,276						
Deferred	-25,616	346	5,537	-706	-31,419	41,374						
Gross-up adjustment				-								
Net income after tax	166,662	181,000	236,580	300,154	203,716	145,792						
Extraordinary items Associate income/(expenditure - AC 110			-		-							
Reserves - Transfers to	40,564	-13,646	17,749	-16,164	-39,702	-13,689						
Transfers from	0	0	0	0	0	-22,321						
Dividends paid or proposed	0	-393,248	-142,600	0	0	-32,687						
RETAINED INCOME FOR THE PERIOD	207,226	-225,893	111,729	283,990	164,013	77,096						
RETAINED INCOME AT BEGINNING OF THE PERIOD	9,907,185	10,467,165	10,241,269	10,397,160	10,682,202	10,846,335						
RETAINED INCOME AT END OF THE PERIOD	10,467,165	10,241,269	10,352,998	10,681,150	10,846,335	10,923,431						
Memorandum items:												
Number of personnel in employ at end of month	6,170	6,156	6,153	5,856	5,852	5,089						
Permanent personnel	5,862	5,836	5,828	5,578	5,563	4,800						
Temporary personnel	308	315	325	278	289	289						
Number of branches at end of month	135	134	135	124	124	97						
Number of agencies at end of month	84	84	83	72	72	72						
Number of ATMs and mini-ATMs at end of month	1,195	1,205	1,207	1,218	1,219	1,160						