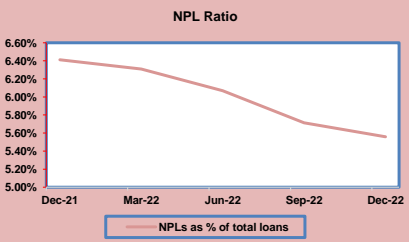
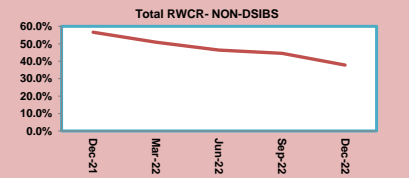
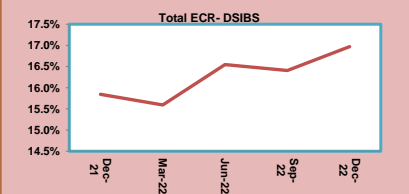
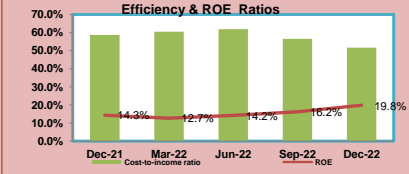
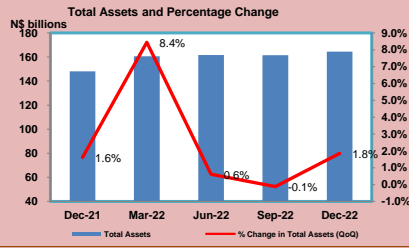


NAMIBIAN BANKING INDUSTRY DATA PRODUCED BY THE BANKING SUPERVISION DEPARTMENT
Quarterly Financial Information 31 December 2022

	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
NS'Millions					
BALANCE SHEET					
TOTAL ASSETS	148,121	160,620	161,599	161,404	164,379
Cash and balances	16,924	24,033	25,988	23,291	26,497
Net Loans and Advances	101,507	102,755	103,517	104,721	105,790
Short-Term Negotiable Securities	18,966	21,490	20,462	21,215	20,622
Trading & Investment Securities	5,870	6,186	5,529	6,559	5,864
Property, plant & equipment	2,456	2,487	2,683	2,704	2,821
Other Assets	2,397	3,669	3,420	2,912	2,784
TOTAL CAPITAL AND LIABILITIES	148,121	160,620	161,599	161,404	164,379
Bank Funding	3,738	13,307	12,312	11,764	11,204
Non-bank Funding	122,574	124,464	125,570	125,250	129,080
Share Capital and Reserves	18,292	18,531	19,158	19,125	19,907
Other Liabilities	3,518	4,318	4,560	5,265	4,189
INCOME STATEMENT					
(for 3 months ended 31 December 2022)					
Interest Income	2,492	2,558	2,742	3,108	3,553
Interest Expense	977	1,044	1,180	1,400	1,660
Net Interest Income	1,516	1,515	1,562	1,707	1,893
Provision Charges & Write-offs	213	195	81	200	183
Non-interest income	1,220	1,148	1,215	1,305	1,409
Total Income	2,736	2,663	2,777	3,012	3,302
Non-Interest Expense	1,607	1,611	1,719	1,703	1,707
Net Income after Tax	648	584	650	774	968
CAPITAL ADEQUACY					
Basel III (DSIBs)					
Net Total CET1 Capital	14,647	14,734	16,619	15,631	16,044
Total Eligible Tier 1 Capital	14,647	14,734	16,619	15,631	16,044
Net Total Tier 2 Capital	2,109	2,173	1,539	2,031	2,529
Total Eligible Capital	16,755	16,906	18,157	17,663	18,573
Aggregate Risk-weighted Assets	105,742	108,417	109,738	107,658	109,440
Total Eligible Capital Ratio	15.8%	15.6%	16.5%	16.4%	17.0%
CET 1 Capital Ratio	13.9%	13.6%	15.1%	14.5%	14.7%
Tier 2 Capital Ratio	2.0%	2.0%	1.4%	1.9%	2.3%
Leverage Ratio	9.6%	9.2%	10.1%	9.5%	9.6%
Basel II (Non-DSIBs)					
Total Qualifying Capital	1,247	1,238	1,213	1,230	1,202
Tier 1 Capital	1,203	1,205	1,196	1,205	1,169
Tier 2 Capital	43	33	16	25	34
Risk Weighted Assets	2,202	2,435	2,613	2,764	3,183
Gross Assets	3,394	3,550	3,971	4,249	4,812
Tier 1 Leverage Ratio	35.5%	33.9%	30.1%	28.4%	24.3%
Tier 1 RWCR	54.6%	49.5%	45.8%	43.6%	36.7%
Tier 2 RWCR	2.0%	1.3%	0.6%	0.9%	1.1%
Total RWCR	56.6%	50.8%	46.4%	44.5%	37.8%
ASSET QUALITY					
Non-performing loans	6,737	6,704	6,483	6,179	6,067
Overdue Loans	12,067	13,745	12,264	11,967	13,066
Specific Provisions	2,312	1,964	1,864	1,944	1,842
NPL Ratio	6.4%	6.3%	6.1%	5.7%	5.6%
Specific provisions/NPLs	34.3%	29.3%	28.7%	31.5%	30.4%
Overdue loans/ Total Loans	11.5%	13.1%	11.5%	11.1%	12.0%
PROFITABILITY					
Return on Equity (ROE)	14.3%	12.7%	13.8%	16.2%	19.8%
Return on Assets (ROA)	1.8%	1.5%	1.6%	1.9%	2.4%
Cost-to-Income Ratio	58.7%	60.4%	61.6%	56.5%	51.7%
LIQUIDITY					
Liquid Assets Held/Liquid Assets Required	182.5%	170.8%	175.4%	166.4%	177.7%
Liquid Assets/Total Assets	15.7%	14.1%	15.1%	14.8%	15.4%
Total Loans/Total Assets	69.3%	64.7%	64.8%	65.6%	65.1%
Total Loans/Total Deposits	89.9%	83.4%	84.0%	85.3%	83.7%



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