

**NAMIBIAN 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	4,826,667	4,243,183	4,890,759	3,610,657	4,927,700	3,736,524
Deposits	3,648,472	3,381,413	4,134,929	4,134,751	3,602,999	3,933,851	3,563,959	3,140,657	3,586,581	3,162,635	4,066,652	3,056,241
Intragroup	2,662,400	2,456,781	2,845,713	2,658,747	2,434,134	3,223,277	2,894,153	2,390,509	3,048,489	2,715,306	2,770,779	2,483,305
Interbank	986,071	924,631	1,289,216	1,476,003	1,168,865	710,574	669,806	750,148	538,092	447,329	1,295,873	572,936
Borrowings	1,271,147	685,136	209,734	327,679	304,990	691,280	240,702	470,137	396,259	247,022	172,143	979,653
Intragroup	112,147	119,448	120,011	118,208	101,730	102,322	101,190	95,316	102,502	103,115	102,324	101,181
Interbank	15,000	565,688	89,723	209,471	203,260	588,958	139,512	374,821	293,757	143,907	69,819	878,473
Balances Due To Bank Of Namibia	846,140	-	-	591,494	1,107,054	1,452,981	1,022,006	632,389	907,918	201,000	688,905	(299,370)
Non-Bank Funding	118,086,941	116,557,590	121,796,856	117,989,568	115,980,642	115,886,174	117,437,973	117,569,217	118,330,276	122,710,258	121,061,096	122,574,025
Deposits	110,732,499	109,281,740	114,344,470	110,316,408	108,311,921	108,099,911	108,817,467	109,469,663	110,204,706	114,488,215	112,339,965	113,842,560
Current accounts	32,086,234	33,461,562	35,157,917	32,482,480	31,223,631	31,398,476	32,148,544	32,225,139	33,497,947	34,541,428	35,354,476	34,538,486
Call deposits	25,358,452	23,900,424	25,298,315	24,476,965	24,668,962	23,803,338	23,708,489	25,542,850	25,437,954	28,317,416	26,784,342	26,647,075
Savings deposits	3,904,031	2,846,001	2,983,126	2,998,750	2,989,776	3,073,493	3,230,561	3,201,720	3,369,396	3,319,320	3,370,938	3,407,011
Fixed and notice deposits	22,997,422	22,916,408	23,101,340	22,712,798	22,589,240	23,301,243	22,934,194	22,750,094	22,458,828	22,927,705	22,091,664	23,847,370
Negotiable Certificates of Deposits	20,039,756	20,314,856	21,739,327	21,847,010	21,546,555	21,807,738	21,677,370	20,774,455	21,013,820	20,313,513	19,835,443	20,367,363
Foreign currency deposits	6,346,603	5,842,489	6,064,446	5,798,404	5,293,757	4,715,623	5,118,308	4,975,406	4,426,761	5,068,832	4,903,102	5,035,255
Borrowings	7,354,442	7,275,850	7,452,386	7,673,160	7,668,720	7,786,263	8,620,506	8,099,553	8,125,570	8,222,044	8,721,131	8,731,465
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	6,832,649	6,279,786	6,273,385	6,338,321	6,260,677	6,411,090
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	2,037,268	1,996,014	1,966,324	1,958,915	1,927,379	1,812,540	1,787,857	1,819,767	1,852,185	1,883,722	2,460,454	2,320,375
Total Funding-Related Liabilities	122,708,699	120,624,138	126,141,519	123,043,492	120,995,685	121,964,286	122,264,640	121,812,400	123,221,034	126,320,915	125,988,796	126,310,549
Non-Funding Related Liabilities	4,289,730	4,588,659	5,231,453	4,446,054	4,297,994	4,087,515	4,156,287	4,263,569	4,612,932	3,463,409	4,188,140	3,517,511
Taxes payable	73,600	112,515	157,955	254,210	313,597	77,761	104,924	235,815	278,779	364,215	454,200	72,995
Deferred Tax Payable	568,259	566,038	564,632	567,243	563,325	378,582	366,491	375,130	377,013	376,084	373,178	368,032
Dividends payable	-	251,538	251,538	0	-	-	-	348,862	348,862	-	-	-
Accrued expenses	1,919,890	1,731,530	1,747,937	1,730,576	1,726,250	2,137,911	2,029,060	1,689,378	1,794,378	1,646,556	2,038,942	1,798,278
Remittances in transit	578,701	731,818	987,032	1,002,657	759,103	594,932	1,026,677	1,034,331	1,132,766	530,161	502,131	695,200
Derivativ financial instruments	718,166	732,762	630,867	498,598	513,424	408,869	346,825	264,660	242,301	226,339	285,177	207,500
Other trading liabilities	94,974	14,767	60,514	26,947	62,101	71,923	86,896	101,116	56,189	71,007	97,942	77,025
Others	336,139	447,691	830,978	365,823	360,194	417,536	195,415	214,277	382,644	249,047	436,570	298,481
Total Liabilities	126,998,429	125,212,798	131,372,973	127,489,546	125,293,679	126,051,801	126,420,928	126,075,969	127,833,967	129,784,324	130,176,936	129,828,061
Capital and Reserves	17,102,521	17,041,712	17,106,502	17,282,430	17,396,136	17,607,411	17,846,545	17,782,040	17,923,867	17,981,972	18,179,511	18,291,533
Issued Share Capital	974,046	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346	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	792,261	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	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	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,948
Non-Distributable Reserves	199,598	366,047	416,853	412,734	423,750	405,568	418,759	418,340	418,340	422,782	264,679	177,004
Distributable Reserves	13,606,799	13,346,241	13,360,226	13,540,272	13,642,963	13,872,420	14,098,363	14,036,658	14,176,104	14,202,767	14,585,408	14,784,235
General reserve	7,544,685	7,334,609	7,332,976	7,331,733	7,264,056	7,303,349	7,504,039	7,524,281	7,524,358	7,524,077	7,524,366	7,448,454
Retained income	6,062,115	6,011,633	6,027,250	6,208,539	6,378,906	6,569,071	6,594,324	6,651,377	6,651,746	6,678,689	7,061,042	7,335,781
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	144,100,950	142,254,510	148,479,475	144,771,976	142,689,815	143,659,212	144,267,473	143,858,009	145,757,835	147,766,297	148,356,447	148,119,593
Memorandum items:												
Intragroup bank deposits denominated in foreign currency	257,945	257,640	350,454	338,707	326,133	309,167	314,713	496,168	295,790	297,098	312,710	598,101
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	1,151	1,211	1,262	1,262	1,753	-
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	14,791,726	14,664,161	15,004,271	16,020,826	17,041,975	16,928,932
Legal tender in Namibia	1,280,908	1,118,212	1,458,614	1,299,263	1,325,626	1,238,538	1,139,619	1,346,558	1,243,660	1,160,529	1,401,971	1,511,383
Other currency holdings, gold coins and bullion	151,722	148,917	159,090	202,966	208,458	70,560	92,973	99,788	163,402	143,679	132,188	160,714
Balances with Bank of Namibia	2,963,504	2,388,527	5,486,794	2,985,478	2,939,906	2,552,390	3,756,429	2,919,394	3,983,860	3,808,377	4,608,508	4,597,676
Statutory reserve account	1,255,487	1,254,677	1,248,875	1,268,612	1,271,863	1,237,679	1,230,364	1,245,176	1,244,753	1,255,264	1,269,778	1,283,892
Clearing account	1,190,079	716,211	3,257,193	1,029,810	1,271,227	919,309	1,684,115	1,195,637	1,781,340	1,422,652	2,079,375	1,476,339
Other	517,938	417,639	980,725	587,057	396,817	395,942	841,950	478,581	957,767	1,130,461	1,259,355	1,837,445
Balances with Banks	11,161,749	10,707,621	11,658,635	11,764,860	10,927,195	10,826,280	9,802,706	10,298,421	9,613,349	10,908,241	10,899,308	10,659,160
Denominated in legal tender in Namibia	4,916,751	5,296,377	5,564,564	6,031,366	5,668,322	6,182,993	4,978,705	5,966,543	5,912,612	5,472,867	6,082,372	5,437,614
Denominated in foreign currencies	6,244,998	5,410,885	6,094,071	5,733,494	5,258,874	4,643,286	4,824,000	4,331,879	5,435,374	5,435,374	4,816,937	5,221,546
Short-Term Negotiable Securities	16,039,464	15,832,420	17,118,639	17,105,187	16,155,137	15,973,137	17,603,231	18,136,838	18,265,646	19,047,161	18,393,675	18,965,908
Negotiable Certificates of Deposits (NCDs)	250,246	250,839	525,276	326,000	242,446	-	-	-	-	-	100,690	100,690
Treasury Bills	14,315,773	14,203,264	15,122,480	15,267,860	14,437,123	14,480,941	16,100,660	16,503,639	16,717,558	17,346,110	16,374,992	16,939,746
Other	1,475,662	1,380,418	1,472,914	1,513,357	1,477,615	1,494,871	1,505,247	1,635,874	1,550,763	1,703,725	1,920,960	1,927,971
Less: Specific provisions	2,218	2,101	2,032	2,030	2,047	2,675	2,675	2,675	2,675	2,675	2,577	2,508
Total Loans and Advances	105,119,904	104,912,681	104,522,491	104,261,970	104,111,343	104,477,582	104,025,694	104,650,540	105,659,991	106,273,911	106,002,967	105,684,318
Loans to banks - repayable in legal tender	-	-	-	-	-	-	-	200	-	-	-	41
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	38,942	67,992	97,321	312,021	177,517	205,292
Instalment debtors, hire purchase, suspensive sales and residential mortgages	10,043,262	10,002,032	9,974,955	9,902,204	9,898,660	9,958,675	9,962,062	10,017,912	10,040,736	10,092,271	10,200,210	10,242,104
Commercial real estate mortgages												