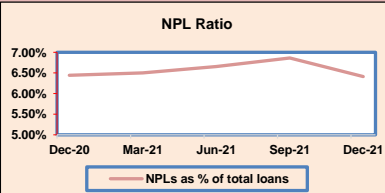
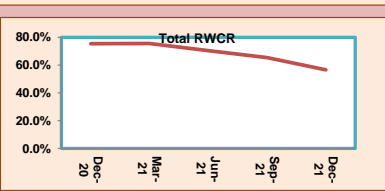
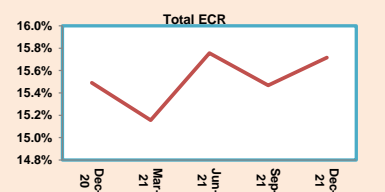
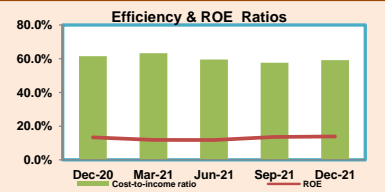
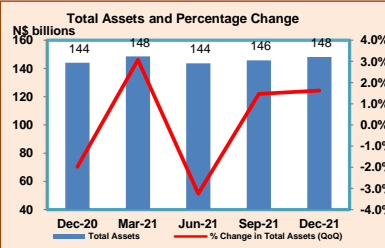


NAMIBIAN BANKING INDUSTRY DATA PRODUCED BY THE BANKING SUPERVISION DEPARTMENT
Quarterly Financial Information 31 December 2021

N\$/Millions	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
BALANCE SHEET					
TOTAL ASSETS	144,048	148,479	143,659	145,758	148,121
Cash and balances	14,813	18,763	14,688	15,004	16,930
Net Loans and Advances	100,732	100,277	100,193	101,163	101,507
Short-Term Negotiable Securities	16,379	17,119	15,973	18,266	18,966
Trading & Investment Securities	7,122	6,506	7,231	6,269	5,870
Property, plant & equipment	2,648	2,558	2,536	2,501	2,456
Other Assets	2,354	3,257	3,038	2,554	2,391
TOTAL CAPITAL AND LIABILITIES	144,048	148,479	143,659	145,758	148,121
Bank Funding	5,022	4,345	6,078	4,891	3,738
Non-bank Funding	117,860	121,797	115,886	118,330	122,574
Share Capital and Reserves	16,899	17,107	17,607	17,924	18,292
Other Liabilities	4,268	5,231	4,088	4,613	3,518
INCOME STATEMENT (for 3 months ended 30 December 2021)					
Interest Income	2,324	2,262	2,533	2,472	2,472
Interest Expense	1,037	957	934	947	977
Net Interest Income	1,287	1,305	1,599	1,524	1,496
Provision Charges & Write-offs	200	130	337	250	213
Non-interest income	1,209	1,081	1,127	1,147	1,220
Total Income	2,496	2,386	2,727	2,671	2,716
Non-Interest Expense	1,536	1,509	1,624	1,540	1,607
Net Income after Tax	558	505	511	604	628
CAPITAL ADEQUACY					
Basel III (DSIBs)					
Net Total CET1 Capital	13,972	14,014	14,924	14,316	14,511
Total Eligible Tier 1 Capital	13,972	14,014	14,924	14,316	14,511
Net Total Tier 2 Capital	2,551	2,440	1,916	2,208	2,109
Total Eligible Capital	16,523	16,454	16,840	16,524	16,620
Aggregate Risk-weighted Assets	106,668	108,563	106,882	106,824	105,752
Total Eligible Capital Ratio	15.5%	15.2%	15.8%	15.5%	15.7%
CET 1 Capital Ratio	13.1%	12.9%	14.0%	13.4%	13.7%
Tier 2 Capital Ratio	2.4%	2.2%	1.8%	2.1%	2.0%
Leverage Ratio	9.4%	9.2%	10.1%	9.5%	9.5%
Basel II (Non-DSIBs)					
Total Qualifying Capital	1,344	1,355	1,343	1,312	1,247
Tier 1 Capital	1,250	1,318	1,292	1,265	1,203
Tier 2 Capital	95	37	50	47	43
Risk Weighted Assets	1,784	1,794	1,907	2,007	2,202
Gross Assets	2,392	2,371	2,437	2,637	3,394
Tier 1 Leverage Ratio	52.3%	55.6%	53.0%	48.0%	35.5%
Tier 1 RWCR	70.0%	73.5%	67.8%	63.0%	54.6%
Tier 2 RWCR	5.3%	2.1%	2.6%	2.3%	2.0%
Total RWCR	75.3%	75.6%	70.4%	65.4%	56.6%
ASSET QUALITY					
Non-performing loans	6,711	6,750	6,909	7,203	6,737
Overdue Loans	10,506	10,506	12,670	12,654	12,067
Specific Provisions	1,966	2,076	2,061	2,225	2,312
NPL Ratio	6.4%	6.5%	6.7%	6.9%	6.4%
Specific provisions/NPLs	29.3%	30.8%	29.8%	30.9%	34.3%
Overdue loans/ Total Loans	10.1%	9.8%	12.5%	12.4%	11.5%
PROFITABILITY					
Return on Equity (ROE)	13.4%	11.9%	11.8%	13.6%	13.9%
Return on Assets (ROA)	1.5%	1.3%	1.4%	1.6%	1.7%
Cost-to-Income Ratio	61.5%	63.2%	59.5%	57.7%	59.2%
LIQUIDITY					
Liquid Assets Held /Liquid Assets Required	157.0%	167.9%	158.6%	177.9%	183.5%
Liquid Assets/Total Assets	13.9%	14.1%	13.7%	15.2%	15.4%
Total Loans/Total Assets	70.6%	68.3%	70.5%	70.2%	69.3%
Total Loans/Total Deposits	88.8%	87.6%	92.7%	92.2%	89.9%



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