



Bank of Namibia

**NAMIBIAN BANKING INDUSTRY
COMPUTATION OF AGGREGATED DATA
QUARTERLY FIGURES FOR THE YEAR 2023 (N\$ '000)**

Description	31/03/2024	30/06/2024	30/09/2024	31/12/2024
	N(\$)	N(\$)	N(\$)	N(\$)
BALANCE SHEET				
TOTAL ASSETS	177,923,286			
Cash and balances	32,928,504			
Net Loans and Advances	107,701,110			
Short-Term Negotiable Securities	22,774,971			
Trading & Investment Securities	8,071,315			
Property, plant & equipment	2,685,182			
Other Assets	3,762,204			
TOTAL CAPITAL AND LIABILITIES	177,923,286			
Bank Funding - Deposits and Borrowings	9,634,764			
Non-Bank Funding	141,060,649			
Total Equity Capital	20,867,904			
Other Liabilities-Non funding related liabilities	6,359,969			
INCOME STATEMENT				
(for 3 months ended 30 March 2024)				
Interest Income	4,240,458			
Interest Expense	2,123,824			
Net Interest Income	2,116,634			
Provisions for Loans Losses	365,237			
Non-Interest Income	1,427,340			
Total Income	3,543,974			
Non-Interest Expense	1,881,501			
Net Income after Tax	887,951			
CAPITAL ADEQUACY				
Basel III (DSIBs)				
Total ELIGIBLE Tier 1 capital (primary capital)-BASEL-III	17,502,629			
Tier 2 capital (secondary capital)-BASEL-III	2,260,914			
Total eligible capital-BASEL-III	19,763,543			
Risk-weighted assets-BASEL-III	118,018,078			
Gross Assets-BASEL-III	181,269,228			
CET 1 Capital Ratio-BASEL-III	61			
Net open position in foreign currency for on-balance sheet	1			
Total net open position in foreign currency to capital	1			
Gross asset position in financial derivatives to capital	352			
Gross liability position in financial derivatives to capital	299			
Net open position in equities to capital				
Basel II (Non-DSIBs)				
Total Net Tier 1 capital (primary capital)	1,057,746			
Tier 2 capital (secondary capital)	47,358			
Total qualifying capital	1,105,104			
Risk-weighted assets	3,204,715			
Gross Assets	4,918,028			
Tier 1 Leverage Ratio	0			
ASSET QUALITY				
Overdues	11,532,573			
Non-performing loans	6,859,921			
Specific provisions	2,509,005			
Large exposures to capital	34			