



Bank of Namibia

**NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2022 (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	7,879,357	9,168,428	13,306,433	13,837,586	11,298,808	12,310,799						
Deposits	5,894,500	6,036,034	11,802,853	11,457,532	10,546,427	10,988,978						
Intragroup	9,251,180	7,983,733	9,934,465	10,487,795	9,742,651	10,115,319						
Interbank	643,321	653,301	1,868,389	969,737	803,767	873,659						
Borrowings	517,362	269,658	581,918	411,405	313,170	833,783						
Intragroup	100,024	101,057	102,005	103,083	101,885	102,597						
Interbank	469,877	220,547	479,813	308,322	211,285	731,186						
Balances Due To Bank Of Namibia	1,415,156	862,739	921,662	1,968,649	438,211	488,038						
Non-Bank Funding	121,553,536	121,909,788	124,464,284	122,531,035	125,071,448	125,569,836						
Deposits	112,715,754	112,744,947	115,596,583	113,558,899	116,049,430	116,201,800						
Current accounts	32,752,427	33,565,279	35,482,165	34,774,109	34,876,696	34,684,669						
Call deposits	27,197,076	26,887,953	25,454,381	26,263,544	27,912,865	27,030,536						
Savings deposits	3,342,053	3,396,499	3,382,941	3,418,937	3,432,983	3,504,155						
Fixed and notice deposits	22,364,889	21,041,130	23,823,652	22,546,708	22,366,662	23,363,112						
Negotiable Certificates of Deposits	20,903,297	21,367,426	21,042,203	21,046,762	21,616,250	21,384,315						
Foreign currency deposits	6,156,012	6,486,661	6,411,221	5,508,840	5,843,985	6,235,013						
Borrowings	8,837,782	9,164,842	8,867,701	8,972,137	9,022,015	9,368,036						
Trading liabilities	-	-	-	-	-	-						
Loans received under repurchase agreements	-	-	-	-	-	-						
Debt instruments issued	6,435,013	6,737,613	6,340,780	6,357,025	6,336,353	6,744,253						
Foreign currency loans received	-	-	-	-	-	-						
Other borrowings	2,402,769	2,427,229	2,526,921	2,615,111	2,685,662	2,623,784						
Total Funding-Related Liabilities	129,432,894	131,130,163	137,770,717	136,368,621	136,370,254	137,880,635						
Non-Funding Related Liabilities	3,806,591	4,415,308	4,317,766	4,011,152	3,898,507	4,559,674						
Taxes payable	24,268	97,523	189,985	312,097	419,097	94,127						
Deferred Tax Payable	367,423	367,395	366,369	365,605	360,180	465,333						
Dividends payable	993,248	993,248	993,248	993,248	993,248	993,248						
Accrued expenses	1,970,206	1,931,083	1,918,212	2,024,628	1,838,916	2,293,861						
Remittances in transit	658,506	950,411	713,167	636,227	687,729	801,278						
Derivative financial instruments	165,553	150,842	220,262	254,900	177,089	400,590						
Other trading liabilities	177,225	84,023	45,284	102,601	84,600	72,138						
Others	443,410	430,813	473,238	325,066	330,895	432,340						
Total Liabilities	133,250,371	135,545,471	142,088,483	140,379,773	140,268,762	142,440,309						
Capital and Reserves	18,639,674	18,437,976	18,531,427	18,631,339	19,030,731	19,158,207						
Issued Share Capital	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346						
Ordinary share capital	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						
Share Premium	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948						
Non-Distributable Reserves	136,585	152,628	133,988	153,380	192,278	155,386						
Distributable Reserves	15,172,796	14,955,054	15,867,145	15,347,666	15,598,169	15,872,528						
General reserve	7,771,783	7,771,501	7,866,609	7,906,647	7,931,657	7,971,458						
Retained income	7,401,013	7,183,553	7,200,536	7,441,018	7,576,503	7,701,070						
Minority Interest	-	-	-	-	-	-						
TOTAL LIABILITIES AND CAPITAL	151,890,045	153,983,446	160,619,910	159,211,112	159,299,493	161,598,515						
Memorandum items:												
Intragroup bank deposits denominated in foreign currency	555,704	574,866	517,023	560,302	654,615	581,078						
Interbank deposits denominated in foreign currency	-	-	-	-	-	-						
Intragroup bank borrowings denominated in foreign currency	3	483	754	1,207	1,257	1,320						
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	15,618,623	15,783,537	24,833,378	24,399,310	24,253,412	25,988,074						
Legal tender in Namibia	1,363,379	1,250,471	1,408,510	1,291,618	1,448,039	1,333,854						
Other currency holdings, gold coins and bullion	141,106	141,848	142,030	110,467	144,447	140,561						
Balances with Bank of Namibia	3,997,800	4,072,130	3,892,871	4,291,890	4,570,217	7,055,373						
Statutory reserve account	1,318,220	1,302,380	1,327,381	1,365,130	1,381,696	1,386,541						
Overdraft account	1,369,884	1,760,460	1,414,978	1,927,358	1,492,371	1,518,381						
Other	1,319,696	1,006,291	1,150,917	999,402	1,786,147	4,150,451						
Balances with Banks	10,116,339	10,319,088	18,591,967	18,705,335	18,090,709	17,458,286						
Denominated in legal tender in Namibia	4,975,885	5,381,842	12,075,738	11,775,880	12,087,027	12,775,846						
Denominated in foreign currencies	5,140,454	4,937,246	6,516,229	6,929,455	6,003,682	4,682,441						
Short-Term Negotiable Securities	18,869,462	19,013,988	21,489,938	20,240,150	19,998,592	20,461,718						
Negotiable Certificates of Deposits (NCDs)	101,080	102,779	103,060	164,214	164,602	163,851						
Treasury Bills	16,724,420	16,816,447	19,272,690	16,909,712	17,666,226	17,432,346						
Other	2,046,964	2,097,294	2,116,762	2,169,748	2,169,339	2,870,045						
Less: Specific provisions	2,631	2,532	2,934	3,524	3,575	4,524						
Total Loans and Advances	109,648,194	111,977,969	106,872,257	108,284,409	108,507,287	107,502,850						
Loans to banks - repayable in legal tender	-	-	-	-	-	-						
Loans to banks - repayable in foreign currencies	61,969	132,211	130,408	230,710	255,796	383,510						
Loans to non-banks - repayable in foreign currencies	10,207,834	10,340,866	10,430,468	10,374,085	10,435,572	10,482,501						
Installment debtors, hire purchase, suspense sales and	42,998,281	43,082,040	43,220,028	43,306,014	43,441,515	43,377,010						
Residential mortgages	13,367,024	13,560,879	13,730,052	14,035,620	13,853,269	13,725,516						
Commercial real estate mortgages	7,637,536	7,655,593	7,678,292	7,725,367	7,779,396	7,897,170						
Personal loans	16,994,435	16,977,681	16,889,884	16,887,366	16,821,859	16,773,165						
Fixed term loans	13,442,662	13,004,151	12,472,966	13,070,818	12,911,141	11,680,960						
Overdraft	720,956	737,440	725,401	735,115	752,605	747,809						
Credit card debtors	227,833	248,766	248,775	248,734	398,407	348,652						
Acknowledgement of debts discounted	2,441,168	4,794,034	33,292	55,358	68,047	41,764						
Loans granted under resale agreement	1,273,943	1,278,805	1,257,104	1,162,584	1,936,148	1,938,060						
Preference shares held to provide credit	274,654	204,833	255,587	352,648	373,673	206,733						
Less: Specific provisions	1,823,499	1,935,051	1,963,723	1,945,832	1,954,427	1,863,518						
Less: General provisions	1,575,755	1,532,463	1,536,930	1,478,336	1,483,370	1,436,200						
Less: Interest-in-suspense	611,471	611,360	617,000	617,000	632,114	686,472						
Net loans and advances	105,537,469	107,899,095	102,754,604	104,241,044	104,437,378	103,516,660						
Trading Securities - after mark-to-market adjustments	3,258,778	3,159,886	3,233,418	3,367,825	3,203,567	3,298,063						
Fixed Income	1,589,119	1,484,189	1,510,801	1,563,484	1,494,527	1,478,286						
Equities	169,659	170,414	224,424	281,052	196,086	290,348						
Derivative instruments	1,503,658	1,505,283	1,498,193	1,523,289	1,512,954	1,529,430						
Other	2,049,427	2,038,343	2,071,492	1,465,357	1,304,600	1,314,078						
Available for sale securities - after marking-to-market	148,849	149,102	149,705	344,487	145,824	145,538						
Fixed Income	20,051	23,980	25,596	24,480	24,539	30,052						
Listed securities	1,860,531	1,865,391	1,865,191	1,086,390	1,134,237	1,138,458						
Others (including unlisted equities)	837,352	781,644	875,2									