



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY  
AGGREGATED BALANCE SHEET (BIR 100)  
MONTHLY FIGURES FOR THE YEAR 2007**

(All amounts to be rounded off to the nearest thousands Namibia Dollar)

ITEM DESCRIPTION	As at month ended											
	31-Jan	28-Feb	31-Mar	30-Apr	31-May	30-Jun	31-Jul	31-Aug	30-Sep	31-Oct	30-Nov	31-Dec
<b>LIABILITIES AND CAPITAL</b>												
<b>BANK FUNDING - DEPOSITS &amp; BORROWINGS</b>	<b>2 390 781</b>	<b>2 162 837</b>	<b>2 049 691</b>	<b>2 130 830</b>	<b>2 271 743</b>	<b>2 262 375</b>	<b>1 136 746</b>	<b>1 025 552</b>	<b>1 005 012</b>	<b>1 710 249</b>	<b>1 281 146</b>	<b>1 506 942</b>
DEPOSITS	674 882	507 531	413 013	416 972	565 303	496 596	501 334	370 528	332 620	872 145	362 641	579 474
Intragroup	351 263	168 137	170 034	164 856	188 479	381 685	178 845	229 138	226 160	777 679	196 023	337 852
Interbank	323 619	339 394	242 979	252 116	376 824	114 911	322 489	141 390	106 460	94 466	166 618	241 622
BORROWINGS	1 005 240	360 732	355 251	357 948	360 101	354 232	358 140	360 647	355 190	358 704	342 066	339 541
Intragroup	358 190	28	-	-	-	-	-	-	-	541	2	-
Interbank	647 050	360 704	355 251	357 948	360 101	354 232	358 140	360 647	355 190	358 163	342 064	339 541
BALANCES DUE TO BANK OF NAMIBIA	710 659	1 294 574	1 281 427	1 355 910	1 346 339	1 411 547	277 272	294 377	317 202	479 400	576 439	587 927
<b>NON-BANK FUNDING</b>	<b>26 859 535</b>	<b>27 792 890</b>	<b>27 743 243</b>	<b>29 028 108</b>	<b>29 001 099</b>	<b>27 912 610</b>	<b>30 448 503</b>	<b>30 313 268</b>	<b>30 558 912</b>	<b>29 690 206</b>	<b>30 789 180</b>	<b>29 924 646</b>
DEPOSITS	26 089 948	27 022 428	26 706 096	27 982 621	27 954 679	26 866 258	29 415 685	29 281 868	29 516 474	28 654 375	29 747 784	28 877 379
Demand deposits	13 846 124	13 953 422	14 073 448	14 314 469	14 375 345	12 659 936	14 982 002	14 923 921	14 314 486	14 224 173	15 109 399	13 965 306
Savings deposits	1 115 319	1 132 102	1 148 846	1 171 575	1 188 469	1 217 632	1 235 831	1 258 277	1 270 202	1 280 357	1 339 593	1 292 557
Fixed and notice deposits	6 810 098	7 132 537	6 549 909	6 890 125	6 969 313	7 575 329	7 717 889	7 716 838	8 667 537	7 854 453	8 165 072	8 354 293
Negotiable Certificates of Deposits	3 823 357	4 377 039	4 274 010	4 395 493	4 295 133	4 439 196	4 661 200	4 765 089	4 608 601	4 418 412	4 220 263	4 210 709
Foreign currency deposits	495 050	427 328	659 883	1 210 959	1 126 419	974 165	818 763	617 743	655 648	876 980	913 457	1 054 514
BORROWINGS	769 587	770 462	1 037 147	1 045 487	1 046 420	1 046 352	1 032 818	1 031 400	1 042 438	1 035 831	1 041 396	1 047 267
Trading Liabilities	-	5 326	5 326	5 326	5 326	5 326	5 326	5 326	5 326	-	9 739	6 726
Loans received under repurchase agreements	-	191 597	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	354 039	154 838	608 314	613 259	610 559	607 078	610 615	606 884	614 509	609 701	602 115	607 472
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	415 548	418 701	423 507	426 902	430 535	433 948	416 877	419 190	422 603	426 130	429 542	433 069
<b>TOTAL FUNDING-RELATED LIABILITIES</b>	<b>29 250 316</b>	<b>29 955 727</b>	<b>29 792 934</b>	<b>31 158 938</b>	<b>31 272 842</b>	<b>30 174 985</b>	<b>31 585 249</b>	<b>31 338 820</b>	<b>31 563 924</b>	<b>31 400 455</b>	<b>32 070 326</b>	<b>31 431 588</b>
<b>NON-FUNDING RELATED LIABILITIES</b>	<b>1 156 439</b>	<b>1 411 811</b>	<b>1 160 419</b>	<b>1 163 845</b>	<b>1 367 808</b>	<b>1 220 427</b>	<b>1 156 557</b>	<b>1 159 078</b>	<b>1 364 801</b>	<b>1 099 787</b>	<b>1 320 505</b>	<b>1 603 654</b>
Taxes payable	62 534	78 312	112 991	144 285	173 674	102 535	40 571	72 833	100 254	128 237	148 914	33 278
Deferred Tax Payable	255 795	251 252	250 373	251 311	251 305	249 327	262 615	259 557	259 608	258 449	257 362	277 170
Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-
Accrued expenses	271 312	259 095	268 310	241 566	272 895	280 358	284 005	244 937	276 037	313 665	357 940	362 638
Remittances in transit	417 454	663 752	367 998	215 959	464 026	339 241	383 311	323 291	488 812	205 307	305 500	735 389
Others	149 344	159 400	160 747	310 724	205 908	248 966	186 055	258 460	240 090	194 129	250 789	195 179
<b>TOTAL LIABILITIES</b>	<b>30 406 755</b>	<b>31 367 538</b>	<b>30 953 353</b>	<b>32 322 783</b>	<b>32 640 650</b>	<b>31 395 412</b>	<b>32 741 806</b>	<b>32 497 898</b>	<b>32 928 725</b>	<b>32 500 242</b>	<b>33 390 831</b>	<b>33 035 242</b>
<b>CAPITAL AND RESERVES</b>	<b>3 154 118</b>	<b>3 203 104</b>	<b>2 926 098</b>	<b>2 979 672</b>	<b>3 050 086</b>	<b>3 052 809</b>	<b>3 100 342</b>	<b>3 165 940</b>	<b>3 229 678</b>	<b>3 314 243</b>	<b>3 335 882</b>	<b>3 468 551</b>
ISSUED SHARE CAPITAL	23 672	23 672	23 672	23 672	23 671	23 672	23 672	23 672	23 672	23 672	23 671	23 822
Ordinary share capital	23 672	23 672	23 672	23 672	23 671	23 672	23 672	23 672	23 672	23 672	23 671	23 822
Preference share capital	-	-	-	-	-	-	-	-	-	-	-	-
SHARE PREMIUM	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 641 249	1 791 099
NON-DISTRIBUTABLE RESERVES	18 170	20 486	19 557	21 539	20 123	16 085	16 596	15 685	17 257	15 052	16 847	53 183
DISTRIBUTABLE RESERVES	1 471 027	1 517 697	1 241 620	1 293 212	1 365 043	1 371 803	1 418 825	1 485 334	1 547 500	1 634 270	1 654 115	1 601 447
General reserve	740 205	782 205	778 705	807 705	807 919	807 993	907 796	907 871	907 874	908 020	908 095	908 241
Retained income	730 822	735 492	462 915	485 507	557 124	563 810	511 029	577 463	639 626	726 250	746 020	693 206
<b>MINORITY INTEREST</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>33 560 873</b>	<b>34 570 642</b>	<b>33 879 451</b>	<b>35 302 455</b>	<b>35 690 736</b>	<b>34 448 221</b>	<b>35 842 148</b>	<b>35 663 838</b>	<b>36 158 403</b>	<b>35 814 485</b>	<b>36 726 714</b>	<b>36 504 793</b>
<i>Intragroup bank deposits denominated in foreign currency</i>	15 117	12 555	22 608	13 200	10 041	188 081	24 963	90 015	24 322	159 091	25 275	99 118
<i>Interbank deposits denominated in foreign currency</i>	7 751	10 081	12 202	19 748	16 047	13 937	19 877	13 512	14 904	17 694	12 882	13 266
<i>Intragroup bank borrowings denominated in foreign currency</i>	-	28	-	-	-	-	-	-	-	541	2	-
<i>Interbank borrowings denominated in foreign currency</i>	16	-	-	-	-	-	-	-	-	-	263	-
<i>Non-bank group deposits denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Non-bank group borrowings denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-

