



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

Period	2023-03-31	2023-06-30	2023-09-30	2023-12-31
NPL Ratio	5.66%	5.54%	5.68%	5.86%
Specific provisions/NPLs	33.86%	34.38%	34.46%	36.17%
Overdue loans/ Total Loans	12.98%	13.63%	10.45%	9.68%
Sectoral distribution of loans to total loans(% of total)	100.00%	100.00%	100.00%	100.00%
Agriculture & Forestry	5.17%	5.40%	5.49%	5.63%
Fishing	4.82%	2.02%	2.00%	2.10%
MiningAndQuarrying	1.56%	1.87%	2.55%	2.36%
Manufacturing	2.48%	4.25%	3.70%	3.00%
Construction	3.73%	3.58%	3.22%	3.22%
ElectricityOilGasWater	16.54%	1.91%	1.85%	2.06%
Trade & Accommodation	8.36%	7.94%	7.63%	7.71%
Transport and Communication	2.22%	2.40%	2.37%	2.36%
FinanceAndInsurance	6.30%	8.43%	5.87%	5.62%
Real estate	9.42%	9.88%	9.03%	10.04%
BusinessServices	6.85%	5.93%	5.93%	5.96%
GovernmentServices	3.85%	4.32%	3.73%	4.01%
Individuals	26.87%	39.77%	44.68%	43.91%
Other	1.83%	2.31%	1.95%	2.02%
Geographical distribution of loans to total loans(% of total)	100.00%	100.00%	100.00%	100.00%
Caprivi	0.49%	0.51%	0.54%	0.54%
Erongo	11.25%	11.51%	11.70%	11.56%
Hardap	1.60%	1.59%	1.60%	1.57%
Omaheke	1.66%	1.73%	1.70%	1.75%
Omusati	0.56%	0.59%	0.60%	0.74%
Khomas	69.20%	68.67%	68.25%	62.35%
Kavango	1.20%	1.25%	1.28%	1.27%
Oshana	4.54%	4.67%	4.69%	4.61%
Karas	2.16%	2.13%	2.17%	2.30%
Ohangwena	0.83%	0.85%	0.88%	6.87%
Oshikoto	1.56%	1.54%	1.56%	1.53%
Otjozondjupa	4.07%	4.09%	4.17%	4.08%
Kunene	0.89%	0.87%	0.87%	0.86%
Foreign currency denominated loans to total loans	2.87%	0.68%	0.27%	0.05%
Foreign currency denominated liabilities to total liabilities	5.25%	5.09%	5.67%	6.23%
Residential real estate loans to total loans	40.30%	40.14%	40.48%	39.90%
Commercial real estate loans to loans	11.60%	11.48%	11.48%	11.38%
Return on Equity (ROE)	18.79%	17.10%	18.36%	20.05%
Return on Assets (ROA)	2.12%	2.01%	2.11%	2.38%
Cost to Income Ratio	53.93%	56.84%	54.17%	54.61%
Interest margin to gross income	57.94%	59.43%	57.35%	55.76%
Interest margin to gross loans	1.68%	1.78%	1.81%	1.79%
Noninterest expenses to gross income	53.05%	56.12%	53.67%	53.96%
Trading foreign exchange gains (losses) to gross income	7.10%	5.68%	7.80%	7.53%
Personnel expenses to noninterest expenses	49.88%	50.88%	50.47%	48.85%
Trading income to total income	7.90%	6.68%	9.05%	9.20%
Liquid Assets Held /Liquid Assets Required	185.82%	180.75%	183.17%	170.79%
Liquid Assets/Total Assets	15.78%	16.32%	16.23%	14.95%
Liquid assets (broad measure) to short-term liabilities	17.79%	18.50%	18.33%	16.96%
Liquid assets (broad measure) to total assets	18.58%	18.07%	18.32%	17.08%
Customer deposits to total (noninterbank) loans	37.97%	25.64%	26.29%	25.90%
Total Loans/Total Deposits	81.34%	81.61%	80.77%	80.79%
Total Loans/Total Assets	63.88%	64.77%	63.35%	64.55%
Leverage Ratio (BASEL II)	22.77%	21.45%	20.72%	21.18%
Tier 1 RWCR	35.90%	31.96%	30.85%	32.39%
Tier 1 RWCR (BASEL-II)	35.90%	31.96%	30.85%	32.39%
Total RWCR (BASAL-II)	37.41%	33.72%	32.86%	35.29%
CET1 Capital Ratio BASEL III	14.54%	16.94%	15.28%	15.93%
CET1 Leverage Ratio BASEL-III	8.78%	10.01%	9.16%	9.70%
Leverage Ratio BASEL III	8.78%	10.01%	9.16%	9.70%
Total Eligible Capital Ratio BASEL III	16.30%	17.56%	16.34%	16.56%