Bank of Namibia

NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
MONTHLY FIGURES FOR THE YEAR 2011

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
LIABILITIES AND CAPITAL												
Bank Funding -Deposits & Borrowings	**847 373**	**961 200**	**768 145**	**636 425**	**1 384 285**	**1 000 375**	**808 566**	**929 405**	**868 516**	**762 456**	**538 398**	**557 176**
Deposits	**616 813**	**840 159**	**535 832**	**514 783**	**1 063 481**	**682 234**	**572 414**	**574 641**	**635 578**	**621 173**	**449 966**	**532 502**
Intragroup	136 961	349 652	268 786	210 350	226 498	413 503	330 151	356 422	377 491	387 526	266 528	344 542
Interbank	479 852	490 507	267 046	304 433	836 983	268 731	242 263	218 219	258 087	233 647	183 438	187 960
Borrowings	**227 398**	**117 844**	**229 077**	**118 367**	**218 672**	**218 099**	**233 251**	**232 556**	**229 966**	**138 274**	**85 387**	**22 066**
Intragroup	4 848	17 822	4 725	-	-	-	2 786	-	-	-	14	26
Interbank	222 550	100 022	224 352	118 367	218 672	218 099	230 465	232 556	229 966	138 274	85 373	22 040
Balances Due To Bank Of Namibia	3 162	3 197	3 236	3 275	102 132	100 042	2 901	122 208	2 972	3 009	3 045	2 608
Non-Bank Funding	**43 715 827**	**44 001 224**	**44 354 117**	**44 573 261**	**44 827 476**	**44 578 403**	**46 058 765**	**47 162 970**	**47 315 034**	**48 019 348**	**50 166 811**	**51 800 513**
Deposits	**42 514 760**	**42 703 952**	**42 960 583**	**43 080 256**	**43 334 640**	**43 027 963**	**44 628 701**	**45 689 807**	**45 994 193**	**46 702 647**	**48 901 999**	**50 525 687**
Current accounts	12 112 464	12 389 429	12 320 959	12 804 553	12 178 016	12 040 648	12 926 267	13 674 078	13 893 194	14 319 212	14 807 986	16 244 036
Call deposits	11 528 895	11 700 144	11 578 629	11 334 867	12 809 169	11 388 242	11 489 404	11 489 170	11 488 014	11 201 792	11 777 314	11 283 179
Savings deposits	1 791 592	1 858 308	1 848 695	1 855 193	1 828 399	1 844 921	1 925 017	1 955 171	2 016 996	2 003 123	2 092 199	2 238 175
Fixed and notice deposits	5 584 884	5 406 155	5 054 545	4 951 622	5 313 565	6 053 100	6 653 834	6 647 766	7 120 698	7 081 621	7 185 342	7 909 775
Negotiable Certificates of Deposits	10 301 317	10 073 224	10 785 391	10 456 303	10 195 385	10 364 478	10 185 917	10 718 636	10 421 125	11 107 978	11 859 894	11 794 018
Foreign currency deposits	1 195 608	1 276 692	1 372 364	1 677 718	1 010 106	1 336 574	1 448 262	1 204 986	1 054 166	988 921	1 179 264	1 056 504
Borrowings	**1 201 067**	**1 297 272**	**1 393 534**	**1 493 005**	**1 492 836**	**1 550 440**	**1 430 064**	**1 473 163**	**1 320 841**	**1 316 701**	**1 264 812**	**1 274 826**
Trading Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	689 585	783 278	875 384	981 435	978 224	1 031 746	1 042 729	1 084 115	928 729	932 173	878 659	885 568
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	511 482	513 994	518 150	511 570	514 612	518 694	387 335	389 048	392 112	384 528	386 153	389 258
Total Funding-Related Liabilities	**44 563 200**	**44 962 424**	**45 122 262**	**45 209 686**	**46 211 761**	**45 578 778**	**46 867 331**	**48 092 375**	**48 183 550**	**48 781 804**	**50 705 209**	**52 357 689**
Non-Funding Related Liabilities	**1 697 978**	**1 698 008**	**2 123 293**	**2 077 706**	**1 669 139**	**1 818 134**	**1 544 115**	**1 970 600**	**2 342 204**	**2 581 365**	**2 026 183**	**1 834 995**
Taxes payable	33 612	79 100	129 702	176 595	216 893	40 437	86 974	145 256	208 775	274 800	335 448	207 477
Deferred Tax Payable	360 385	350 637	340 158	342 693	343 308	332 593	333 150	335 380	332 201	333 170	334 967	323 715
Dividends payable	-	-	475 537	379 909	-	-	-	81 843	81 843	-	-	-
Accrued expenses	463 738	466 209	454 289	483 016	499 288	519 844	538 209	593 858	597 923	498 545	594 442	453 004
Remittances in transit	533 869	541 691	465 850	475 008	369 376	686 099	277 607	415 310	652 602	1 048 368	432 609	529 156
Derivativ financial instruments	78 628	87 549	66 018	80 770	54 990	66 579	85 089	90 184	158 990	129 511	157 212	135 682
Other trading liabilities	-	-	29 041	12 337	29 540	51 889	53 782	104 654	96 500	109 325	41 454	81 163
Others	227 746	172 822	162 698	127 378	155 744	120 693	169 304	204 115	213 370	187 646	130 051	104 798
Total Liabilities	**46 261 178**	**46 660 432**	**47 245 555**	**47 287 392**	**47 880 900**	**47 396 912**	**48 411 446**	**50 062 975**	**50 525 754**	**51 363 169**	**52 731 392**	**54 192 684**
Capital and Reserves	**5 536 874**	**5 573 320**	**5 194 473**	**5 286 137**	**5 376 687**	**5 409 810**	**5 512 544**	**5 534 251**	**5 631 590**	**5 741 932**	**5 853 867**	**5 778 759**
Issued Share Capital	**23 822**	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822
Ordinary share capital	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822
Preference share capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**	**1 791 099**

Non-Distributable Reserves	**88 353**	**86 416**	**84 466**	**83 750**	**87 387**	**120 424**	**123 690**	**130 274**	**126 586**	**126 264**	**127 982**	**129 170**
Distributable Reserves	**3 633 600**	**3 671 983**	**3 295 086**	**3 387 466**	**3 474 379**	**3 474 465**	**3 573 933**	**3 589 056**	**3 690 083**	**3 800 747**	**3 910 964**	**3 834 668**
General reserve	1 978 815	1 951 238	1 958 084	1 957 947	1 954 807	2 114 574	2 112 189	2 112 189	2 112 264	2 112 379	2 112 379	2 703 718
Retained income	1 654 785	1 720 745	1 337 002	1 429 519	1 519 572	1 359 891	1 461 744	1 476 867	1 577 819	1 688 368	1 798 585	1 130 950
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	**51 798 052**	**52 233 752**	**52 440 028**	**52 573 529**	**53 257 587**	**52 806 722**	**53 923 990**	**55 597 226**	**56 157 344**	**57 105 101**	**58 585 259**	**59 971 443**
Memorandum items:												
Intragroup bank deposits denominated in foreign currency	36 054	35 094	32 445	31 513	32 862	32 349	30 309	109 805	126 386	121 754	46 942	126 958
Interbank deposits denominated in foreign currency	3 260 156	324 024	99 542	104 819	109 021	4 995	38 314	5 277	7 316	4 375	3 043	11 124
Intragroup bank borrowings denominated in foreign currency	-	16	-	-	-	-	43	-	-	-	14	26
Interbank borrowings denominated in foreign currency	28 298	-	6 312	-	278	80	1 866	4 292	1 445	10 150	7 305	20 529
Non-bank group deposits denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Non-bank group borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-

ASSETS												
Cash and Balances with the Banks	**4 643 507**	**4 511 355**	**4 917 006**	**4 598 299**	**4 945 504**	**3 455 585**	**5 414 900**	**6 611 446**	**6 501 926**	**6 651 414**	**7 084 282**	**7 767 489**
Legal tender in Namibia	435 369	387 264	453 939	473 899	496 130	439 115	394 647	552 727	444 290	507 919	501 455	637 044
Other currency holdings, gold coins and bullion	171 909	128 247	97 664	138 846	173 943	106 396	114 964	157 477	137 810	151 744	211 414	241 919
Balances with Bank of Namibia	**1 119 480**	**956 304**	**1 184 769**	**1 084 354**	**1 584 773**	**920 546**	**1 555 488**	**2 446 382**	**1 966 626**	**2 086 942**	**2 109 888**	**3 160 637**
Statutory reserve account	461 756	460 157	459 382	459 949	469 153	477 747	469 390	474 423	493 001	496 792	500 527	511 145
Clearing account	657 702	496 126	725 364	624 401	1 115 594	442 792	1 086 080	1 971 852	1 473 588	1 590 077	1 609 310	2 648 988
Other	22	21	23	4	26	7	18	107	37	73	51	504
Balances with Banks	**2 916 749**	**3 039 540**	**3 180 634**	**2 901 200**	**2 690 658**	**1 989 528**	**3 349 801**	**3 454 860**	**3 953 200**	**3 904 809**	**4 261 525**	**3 727 889**
Denominated in legal tender in Namibia	1 073 282	1 157 849	1 289 955	499 891	689 671	449 629	1 146 789	1 596 481	2 064 352	1 580 309	1 824 104	1 585 309
Denominated in foreign currencies	1 843 467	1 881 691	1 890 679	2 401 309	2 000 987	1 539 899	2 203 012	1 858 379	1 888 848	2 324 500	2 437 421	2 142 580
Short-Term Negotiable Securities	**3 188 127**	**3 250 443**	**3 316 103**	**3 215 126**	**3 203 775**	**3 202 182**	**3 146 630**	**3 079 305**	**5 201 789**	**5 664 841**	**5 981 659**	**6 266 118**
Negotiable Certificates of Deposits (NCDs)	288 691	295 005	332 785	271 286	232 755	235 294	298 303	232 688	207 571	186 550	185 323	185 477
Treasury Bills	1 385 199	1 434 550	1 455 003	1 408 607	1 428 873	1 418 122	1 292 657	1 284 185	3 411 310	3 888 399	4 199 968	4 477 071
Other	1 514 237	1 520 888	1 528 315	1 535 233	1 542 147	1 548 766	1 555 670	1 562 432	1 582 908	1 589 892	1 596 368	1 603 570
Less: Specific provisions	-	-	-									
Total Loans and Advances	**38 562 148**	**39 130 625**	**39 279 653**	**39 868 141**	**40 140 346**	**40 798 213**	**40 745 092**	**41 140 828**	**41 606 697**	**42 160 355**	**42 315 190**	**43 138 311**
Loans to banks- repayable in legal tender	69	5	357	36	10	15	817	3 382	10	1 918	781	11
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Loans to non-banks - repayable in foreign currencies	43 854	39 061	37 434	38 580	41 927	39 443	38 146	118 955	135 641	129 170	142 324	136 034
Instalment debtors, hire purchase, suspensive sales and leases	6 207 305	6 270 534	6 325 127	6 368 371	6 415 711	6 527 980	6 551 109	6 592 270	6 595 713	6 892 041	6 970 880	7 193 255
Residential mortgages	16 326 823	16 467 553	16 590 522	16 753 879	16 882 417	17 027 015	17 147 939	17 339 801	17 530 272	17 717 591	17 935 062	18 206 983
Commercial real estate mortgages	3 982 699	4 056 851	4 103 218	4 226 954	4 620 336	4 860 150	5 015 015	5 095 133	5 180 720	5 193 862	5 403 919	5 548 076
Personal loans	2 178 034	2 201 408	2 208 728	2 199 753	2 212 924	2 226 731	2 252 016	2 286 821	2 384 934	2 488 835	2 501 467	2 526 187
Fixed term loans	2 784 938	2 816 758	2 912 167	3 015 775	2 966 843	2 936 269	2 950 926	2 990 741	2 933 651	2 957 467	2 985 029	3 025 506
Overdraft	5 432 426	5 676 791	5 447 124	5 528 796	5 344 477	5 318 498	5 091 408	4 993 744	4 984 161	4 948 440	4 749 897	4 795 467
Crdit card debtors	260 685	271 359	270 825	271 942	277 166	284 019	277 286	276 450	274 206	275 379	293 181	265 975
Acknowledgement of debts discounted	-	-	-	-	-	-	-	-	-	-	-	-
Loans granted under resale agreement	-	-	-	-	-	52 757	53 591	68 644	67 616	66 974	23 371	83 342
Preference shares held to provide credit	230 333	222 050	284 482	286 106	272 474	273 697	300 643	298 634	299 191	300 897	282 192	283 531
Other loans and advances	1 114 982	1 108 255	1 099 669	1 177 949	1 106 061	1 251 639	1 066 196	1 076 253	1 220 582	1 187 781	1 027 087	1 073 944
Less: Specific provisions	234 770	229 031	230 445	225 002	232 329	224 150	217 992	217 043	218 252	215 569	218 171	213 774
Less: General provisions	369 454	372 885	372 994	375 770	380 042	382 557	387 241	388 469	387 558	391 153	383 878	389 165
Less: Interest- in- suspense	133 047	128 226	128 682	127 144	126 094	121 662	120 567	118 065	117 320	114 244	110 455	102 464
Net loans and advances	**37 824 877**	**38 400 483**	**38 547 532**	**39 140 225**	**39 401 881**	**40 069 844**	**40 019 292**	**40 417 251**	**40 883 567**	**41 439 389**	**41 602 686**	**42 432 908**
Trading Securities- after mark-to-market adjustments	**950 158**	**942 197**	**659 483**	**930 811**	**881 420**	**860 820**	**850 643**	**1 032 695**	**1 025 545**	**1 079 273**	**1 042 004**	**1 218 321**
Fixed Income	354 747	357 422	198 094	443 171	478 222	455 558	436 708	525 277	425 953	510 436	459 850	533 972
Equities	-	-	-	-	-	-	-	-	-	-	-	-
Derivative instruments	149 914	136 799	84 589	109 092	70 969	71 607	78 794	70 840	117 381	84 052	95 324	75 066
Other	445 497	447 976	376 800	378 548	332 229	333 655	335 141	436 578	482 211	484 785	486 830	609 283
Available for sale securities - after marking-to-market	**2 805 391**	**2 678 271**	**2 690 988**	**2 566 247**	**2 573 283**	**2 685 207**	**2 283 762**	**2 107 687**	**258 291**	**238 693**	**242 634**	**283 504**
Fixed Income- (including NCDs held with banks)	2 776 223	2 648 967	2 661 846	2 536 810	2 543 001	2 648 908	2 247 425	2 070 418	219 325	214 667	218 608	259 478
Listed equities	29 168	29 304	29 142	29 437	30 282	36 299	36 337	37 269	38 966	24 026	24 026	24 026
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-	-	-	-
Held to maturity securities	**153 634**	**154 379**	**149 345**	**80 865**	**226 626**	**223 324**	**177 423**	**178 383**	**203 732**	**204 508**	**204 933**	**204 994**
Fixed Income- (including NCDs held with banks)	153 634	154 379	149 345	80 865	226 626	223 324	177 423	178 383	203 732	204 508	204 933	204 994
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-	-	-	-
Less: Specific provisions on investments	-	-	-	-	-	-	-	-	-	-	-	-

ventures	**18 061**	**18 201**	**18 342**	**18 482**	**16 479**	**15 362**	**15 465**	**15 567**	**15 591**	**15 798**	**15 904**	**16 699**
Total trading and investment securities	**3 927 244**	**3 793 048**	**3 518 158**	**3 596 405**	**3 697 808**	**3 784 713**	**3 327 293**	**3 334 332**	**1 503 159**	**1 538 272**	**1 505 475**	**1 723 518**
Property, plant and equipment	**649 948**	**650 602**	**647 695**	**684 623**	**683 711**	**667 746**	**669 578**	**669 109**	**675 902**	**682 033**	**683 602**	**718 060**
Premises of banking institution	298 101	298 263	300 572	301 326	299 788	273 876	278 428	280 088	283 073	287 599	290 554	301 729
Other fixed property	2	2	2	2	2	1	1	1	1	1	1	1
Computer equipments including peripherals	163 717	165 377	156 893	196 453	195 231	198 346	195 108	194 346	199 149	202 187	197 377	202 507
Other- including vehicles, furniture and fittings	188 128	186 960	190 228	186 842	188 690	195 523	196 041	194 674	193 679	192 246	195 670	213 823
Other assets	**1 564 348**	**1 627 821**	**1 493 534**	**1 338 848**	**1 324 907**	**1 626 652**	**1 346 296**	**1 485 783**	**1 391 001**	**1 129 153**	**1 727 555**	**1 063 350**
Repossesed items	6 498	6 424	4 458	4 547	4 590	4 672	5 316	5 502	7 141	9 264	7 552	7 117
Remittances in transit	853 046	810 018	766 909	659 154	628 861	891 476	624 972	637 950	608 560	290 132	858 996	222 117
Receivables (net of provision)	107 586	101 722	108 813	99 336	123 982	94 503	112 782	93 675	101 608	104 102	103 611	161 974
Deferred taxation	83 482	83 124	81 589	82 535	85 907	69 924	69 924	71 859	71 849	83 880	95 120	75 365
Other	513 736	626 533	531 765	493 276	481 567	566 077	533 302	676 797	601 843	641 775	662 276	596 777
TOTAL ASSETS	**51 798 051**	**52 233 752**	**52 440 028**	**52 573 529**	**53 257 587**	**52 806 722**	**53 923 989**	**55 597 226**	**56 157 344**	**57 105 102**	**58 585 259**	**59 971 443**
Memorandum items:												
Nominal value of trading portfolio	807 160	846 742	570 436	835 425	791 798	766 928	746 469	921 293	967 994	956 155	920 278	1 113 050
Nominal value of available for sale investment portfolio	2 525 785	2 367 778	2 412 610	2 275 936	2 271 898	2 380 065	2 087 281	1 826 507	1 416 079	1 409 011	1 592 339	1 651 052
Market value of held-to-maturity investment portfolio	-											