



**NAMBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2020 (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	5,501,130	5,055,167	5,937,452	3,913,563	4,782,806	4,743,326	4,708,745	5,573,781	5,156,681	4,502,248	4,441,273	5,021,778
Deposits	3,350,097	4,032,278	3,989,300	3,633,271	4,434,310	3,723,723	4,094,764	4,036,121	4,555,116	4,364,992	4,319,770	3,847,184
Intragroup	2,813,288	3,255,401	3,391,889	2,697,212	2,802,657	2,662,547	2,826,788	2,957,315	2,854,465	2,742,426	2,484,533	2,893,764
Interbank	536,809	776,877	597,411	936,058	1,631,653	1,061,176	1,267,976	1,078,806	1,700,651	1,622,566	1,835,237	953,419
Borrowings	149,169	130,159	334,239	132,895	348,496	596,905	613,981	637,898	503,086	137,256	121,503	133,725
Intragroup	139,175	120,162	124,242	122,898	123,496	123,906	121,980	122,899	124,085	122,256	121,503	118,725
Interbank	9,994	9,997	209,996	9,997	225,000	473,000	492,000	515,000	379,000	15,000	(0)	15,000
Balances Due To Bank Of Namibia	2,001,864	892,730	1,613,913	147,397	-	422,697	-	899,762	98,479	-	-	1,040,869
Non-Bank Funding	116,544,491	114,636,672	115,443,994	121,334,567	121,539,489	120,404,569	120,543,510	119,836,729	120,577,773	120,562,960	119,991,762	117,860,426
Deposits	108,032,328	106,796,784	107,633,053	113,441,209	113,860,748	112,860,940	112,977,177	112,537,806	113,491,254	113,428,279	112,892,120	110,504,070
Current accounts	29,685,968	28,350,178	29,227,436	31,760,896	30,566,613	29,817,702	30,175,802	30,097,028	30,464,990	31,806,464	30,989,641	31,268,787
Call deposits	21,180,587	20,412,846	21,764,637	23,850,340	23,817,420	23,792,070	24,910,613	24,280,018	25,452,725	24,630,839	25,267,950	25,050,362
Savings deposits	3,361,925	3,535,162	3,634,354	3,820,106	3,856,010	3,908,296	3,885,178	3,842,648	3,961,650	3,923,724	3,966,309	3,999,447
Fixed and notice deposits	23,282,196	24,453,612	24,542,953	24,230,924	25,087,369	25,021,016	24,065,104	24,233,550	23,565,070	24,255,504	23,900,681	23,764,241
Negotiable Certificates of Deposits	25,344,594	24,566,484	22,662,439	23,120,119	23,790,367	23,066,061	22,723,719	22,636,612	22,298,926	22,137,536	21,241,920	20,468,671
Foreign currency deposits	5,177,057	5,478,502	5,801,234	6,658,824	6,742,968	7,255,794	7,216,760	7,447,950	7,747,893	6,674,212	7,525,618	5,952,562
Borrowings	8,512,164	7,839,888	7,810,941	7,893,358	7,678,741	7,543,630	7,566,334	7,298,923	7,086,518	7,134,681	7,099,642	7,356,356
Trading Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	5,721,645	5,684,912	5,326,422	5,339,069	5,318,338	5,329,000	5,340,849	5,128,201	4,866,008	4,979,026	4,958,561	5,291,561
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	2,790,519	2,154,976	2,484,519	2,554,289	2,360,403	2,214,629	2,225,485	2,170,722	2,220,511	2,155,655	2,141,081	2,064,795
Total Funding-Related Liabilities	122,045,621	119,691,839	121,381,446	125,248,130	126,322,295	125,147,895	125,252,255	125,410,510	125,734,453	125,065,208	124,433,035	122,882,204
Non-Funding Related Liabilities	4,258,837	4,672,557	5,427,182	6,000,491	5,061,018	5,129,875	4,797,746	5,118,518	4,663,321	4,149,473	5,101,900	4,267,790
Taxes payable	33,987	121,412	194,409	238,652	228,043	37,499	95,193	189,368	192,559	262,065	307,147	32,250
Deferred Tax Payable	716,973	717,689	717,471	728,716	734,281	600,526	606,079	605,748	596,462	590,548	583,857	583,330
Dividends payable	-	278,297	278,297	-	-	-	-	110,150	-	-	-	-
Accrued expenses	1,895,915	1,840,449	1,898,041	1,917,087	1,956,064	2,134,345	2,142,835	2,019,327	1,928,054	1,903,110	1,925,748	1,925,657
Remittances in transit	484,278	632,044	426,077	592,755	636,727	933,411	334,752	717,295	444,587	319,152	640,451	471,154
Derivativ financial instruments	444,341	505,111	1,228,014	1,791,432	1,092,371	892,423	704,056	653,631	601,279	627,625	808,525	929,323
Other trading liabilities	46,467	46,376	58,767	61,989	25,182	27,193	34,658	34,056	35,420	25,424	27,711	29,061
Others	636,876	531,179	626,106	669,861	388,349	504,477	880,173	788,943	754,811	421,549	808,461	297,015
Total Liabilities	126,304,458	124,364,396	126,808,628	131,248,621	131,383,312	130,277,770	130,050,001	130,529,028	130,397,774	129,214,681	129,534,935	127,149,994
Capital and Reserves	16,669,858	16,509,539	16,612,379	16,651,882	16,616,497	16,627,209	16,807,504	16,802,728	16,547,352	16,696,177	16,850,218	16,894,799
Issued Share Capital	974,046	974,046	974,046	974,046	974,046	974,046	974,046	974,046	974,046	974,046	974,046	974,046
Ordinary share capital	758,961	758,961	758,961	758,961	758,961	758,961	758,961	758,961	758,961	758,961	758,961	758,961
Preference share capital	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085
Share Premium	2,522,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078	2,322,078
Non-Distributable Reserves	144,271	355,024	149,471	169,430	182,058	128,028	123,841	320,422	368,272	306,369	322,162	367,760
Distributable Reserves	13,029,463	12,858,391	13,166,784	13,186,328	13,138,316	13,203,057	13,387,539	13,186,183	12,882,956	13,093,684	13,231,932	13,230,915
General reserve	6,576,969	6,575,739	6,769,469	6,631,722	6,630,523	7,483,447	7,489,316	7,331,336	7,331,300	7,287,257	7,279,303	7,333,788
Retained income	6,452,494	6,282,652	6,397,316	6,554,606	6,507,793	5,719,610	5,898,223	5,854,846	5,551,656	5,806,427	5,952,630	5,897,128
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	142,974,316	140,873,936	143,421,006	147,900,503	147,999,810	146,904,977	146,857,505	147,331,757	146,945,127	145,910,858	146,385,153	144,044,792
Memorandum Items:												
<i>Intragroup bank deposits denominated in foreign currency</i>	281,000	293,216	299,508	302,310	291,882	254,213	248,376	244,508	211,284	203,751	191,658	252,346
<i>Interbank deposits denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Intragroup bank borrowings denominated in foreign currency</i>	39,120	19,308	22,534	22,876	22,788	22,534	21,941	22,250	22,847	22,219	20,904	17,546
<i>Interbank borrowings denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Non-bank group deposits denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Non-bank group borrowings denominated in foreign currency</i>	-	-	-	-	-	-	-	-	-	-	-	-
ASSETS												
Cash and Balances with the Banks	13,512,177	12,645,253	14,755,798	18,835,443	19,139,068	16,930,142	17,415,130	17,305,856	17,899,779	18,585,397	16,162,891	14,812,915
Legal tender in Namibia	1,311,677	1,059,734	1,234,045	1,256,404	1,175,363	1,235,876	1,251,201	1,281,333	1,270,034	1,186,511	1,365,335	1,539,571
Other currency holdings, gold coins and bullion	103,803	87,945	150,654	183,906	201,349	189,439	174,598	172,399	159,934	149,121	141,019	117,841
Balances with Bank of Namibia	2,894,184	1,731,478	4,842,650	5,470,327	4,791,280	2,809,569	2,703,907	2,435,972	3,660,614	3,393,744	2,683,486	3,508,447
Statutory reserve account	1,231,107	1,230,478	1,235,589	1,228,252	1,267,375	1,291,718	1,298,536	1,288,089	1,288,448	1,281,683	1,282,089	1,277,789
Clearing account	1,350,938	467,181	1,400,302	3,283,634	2,997,491	848,962	1,492,781	968,904	1,210,631	1,596,715	1,033,790	1,071,092
Other	312,140	33,819	2,206,759	958,441	526,414	668,889	(87,410)	178,979	1,161,536	1,151,346	367,607	1,159,566
Balances with Banks	9,202,513	9,766,096	8,528,449	11,924,806	12,971,076	12,695,259	13,285,425	13,416,152	12,809,198	13,856,020	11,973,051	9,647,056
Denominated in legal tender in Namibia	3,877,654	4,250,477	4,328,883	4,562,561	6,133,965	6,962,203	6,100,128	5,800,029	5,276,970	4,925,775	4,632,524	5,270,103
Denominated in foreign currencies	5,324,859	5,515,618	4,199,565	7,362,244	6,837,110	5,733,056	7,185,296	7,616,123	7,532,228	8,930,245	7,340,527	4,376,952
Short-Term Negotiable Securities	15,563,496	15,666,134	15,753,384	16,940,233	18,134,921	18,800,456	18,599,105	18,568,811	17,739,280	17,229,358	17,144,373	16,379,137
Negotiable Certificates of Deposits (NCDs)	177,897	160,997	163,180	317,094	683,183	688,565	633,655	697,827	700,484	463,908	361,373	362,144
Treasury Bills	13,630,759	13,486,723	13,776,084	14,966,171	15,813,449	16,521,450	16,161,198	16,067,153	15,209,947	14,913,544	14,966,181	14,532,396
Other	1,756,062	2,019,284	1,814,967	1,657,806	1,640,012							