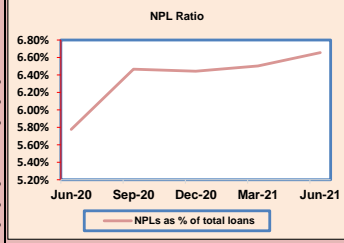
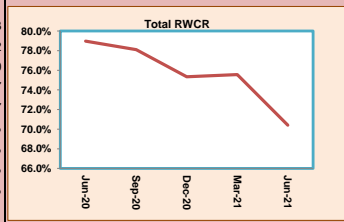
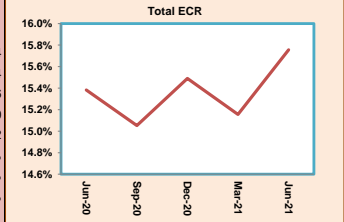
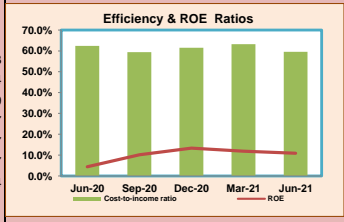
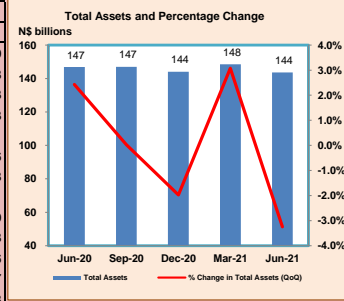




**NAMIBIAN BANKING INDUSTRY DATA PRODUCED BY THE BANKING SUPERVISION DEPARTMENT**  
**Quarterly Financial Information 30 June 2021**

N\$ Millions					
<b>BALANCE SHEET</b>					
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
<b>TOTAL ASSETS</b>	<b>146,905</b>	<b>146,945</b>	<b>144,048</b>	<b>148,479</b>	<b>143,659</b>
Cash and balances	16,930	17,900	14,813	18,763	14,688
Net Loans and Advances	99,131	98,936	100,732	100,277	100,193
Short-Term Negotiable Securities	18,800	17,739	16,379	17,119	15,973
Trading & Investment Securities	6,570	6,382	7,122	6,506	7,231
Property, plant & equipment	2,715	2,666	2,648	2,558	2,536
Other Assets	2,758	3,322	2,354	3,257	3,038
<b>TOTAL CAPITAL AND LIABILITIES</b>	<b>146,905</b>	<b>146,945</b>	<b>144,048</b>	<b>148,479</b>	<b>143,659</b>
Bank Funding	4,743	5,157	5,022	4,345	6,078
Non-bank Funding	120,405	120,578	117,860	121,797	115,886
Share Capital and Reserves	16,627	16,547	16,899	17,107	17,607
Other Liabilities	5,130	4,663	4,268	5,231	4,088
<b>INCOME STATEMENT</b>					
<b>(for 3 months ended 30 June 2021)</b>					
Interest Income	2,668	2,537	2,324	2,262	2,533
Interest Expense	1,367	1,169	1,037	957	934
Net Interest Income	1,301	1,368	1,287	1,305	1,599
Provision Charges & Write-offs	631	396	200	130	337
Non-interest income	1,059	1,125	1,209	1,081	1,127
Total Income	2,360	2,493	2,496	2,386	2,727
Non-Interest Expense	1,473	1,481	1,536	1,509	1,624
Net Income after Tax	183	422	558	505	511
<b>CAPITAL ADEQUACY</b>					
<b>Basel III (DSIBs)</b>					
Net Total CET1 Capital	14,348	14,002	13,972	14,014	14,924
Total Eligible Tier 1 Capital	14,348	14,002	13,972	14,014	14,924
Net Total Tier 2 Capital	1,945	2,068	2,551	2,440	1,916
Total Eligible Capital	16,293	16,070	16,523	16,454	16,840
Aggregate Risk-weighted Assets	105,921	106,760	106,668	108,563	106,882
Total Eligible Capital Ratio	15.4%	15.1%	15.5%	15.2%	15.8%
CET 1 Capital Ratio	13.5%	13.1%	13.1%	12.9%	14.0%
Tier 2 Capital Ratio	1.8%	1.9%	2.4%	2.2%	1.8%
<b>Basel II (Non-DSIBs)</b>					
Total Qualifying Capital	1,361	1,352	1,344	1,355	1,343
Tier 1 Capital	1,304	1,282	1,250	1,318	1,292
Tier 2 Capital	57	69	95	37	50
Risk Weighted Assets	1,724	1,731	1,784	1,794	1,907
Gross Assets	2,358	2,372	2,392	2,371	2,437
Tier 1 Leverage Ratio	55.3%	54.1%	52.3%	55.6%	53.0%
Tier 1 RWCR	75.7%	74.1%	70.0%	73.5%	67.8%
Tier 2 RWCR	3.3%	4.0%	5.3%	2.1%	2.6%
Total RWCR	79.0%	78.1%	75.3%	75.6%	70.4%
<b>ASSET QUALITY</b>					
Non-performing loans	5,882	6,608	6,711	6,750	6,909
Overdue Loans	10,106	9,991	10,506	10,506	12,670
Specific Provisions	1,264	1,840	1,966	2,076	2,061
NPL Ratio	5.8%	6.5%	6.4%	6.5%	6.7%
Specific provisions/NPLs	21.5%	27.8%	29.3%	30.8%	29.8%
Overdue loans/ Total Loans	9.9%	9.8%	10.1%	9.8%	12.5%
<b>PROFITABILITY</b>					
Return on Equity (ROE)	4.4%	10.2%	13.4%	11.9%	11.8%
Return on Assets (ROA)	0.5%	0.3%	1.5%	1.3%	1.4%
Cost-to-Income Ratio	62.4%	59.4%	61.5%	63.2%	59.5%
<b>LIQUIDITY</b>					
Liquid Assets Held /Liquid Assets Required	171.7%	156.0%	157.0%	167.9%	158.6%
Liquid Assets/Total Assets	15.1%	13.7%	13.9%	14.1%	13.7%
Total Loans/Total Assets	68.1%	68.0%	70.6%	68.3%	70.5%
Total Loans/Total Deposits	87.3%	86.6%	88.8%	87.6%	92.7%



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