



**NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2019 (N\$ '000)**

ITEM DESCRIPTION	Second Quarter	Third Quarter			Fourth Quarter		
	30-Jun	31-Jul	31-Aug	30-Sep	31-Oct	30-Nov	31-Dec
LIABILITIES AND CAPITAL							
Bank Funding -Deposits & Borrowings	4,094,091	3,869,339	4,478,259	5,279,755	3,224,402	4,200,458	5,670,078
Deposits	3,517,254	3,159,925	3,532,873	4,737,056	2,995,373	3,600,410	3,720,472
Intragroup	2,785,769	2,515,439	2,695,221	2,646,808	2,354,394	2,880,282	2,971,698
Interbank	731,485	644,485	837,653	2,090,249	640,979	720,128	748,774
Borrowings	187,894	317,883	558,676	337,705	229,029	315,349	309,542
Intragroup	107,228	105,609	126,492	107,342	124,038	125,307	120,968
Interbank	80,665	212,274	432,183	230,363	104,991	190,042	188,573
Balances Due To Bank Of Namibia	388,944	391,532	386,709	204,994	-	284,699	1,640,064
Non-Bank Funding	114,177,806	114,962,762	115,777,257	117,190,760	118,493,379	116,948,760	115,941,865
Deposits	105,538,376	106,324,726	107,285,707	108,435,703	109,776,065	108,650,138	107,498,106
Current accounts	25,937,681	26,067,148	27,244,963	28,300,516	28,537,903	28,887,288	29,394,044
Call deposits	20,208,031	20,675,459	20,438,965	19,840,412	21,610,760	22,078,961	21,195,718
Savings deposits	3,314,624	3,320,029	3,366,237	3,426,390	3,449,896	3,537,780	3,514,505
Fixed and notice deposits	21,154,757	21,630,328	22,290,537	23,379,519	23,092,850	22,695,237	23,013,478
Negotiable Certificates of Deposits	29,030,068	28,868,759	28,165,887	27,494,827	27,968,794	26,385,966	25,534,926
Foreign currency deposits	5,893,215	5,763,002	5,779,119	5,994,038	5,115,861	5,064,906	4,845,435
Borrowings	8,639,430	8,638,036	8,491,550	8,755,056	8,717,313	8,298,622	8,443,759
Trading Liabilities	-	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-	-
Debt instruments issued	6,057,345	6,076,887	5,925,436	6,077,799	5,869,877	5,689,241	5,702,393
Foreign currency loans received	-	-	-	-	-	-	-
Other borrowings	2,582,085	2,561,149	2,566,114	2,677,257	2,847,437	2,609,381	2,741,366
Total Funding-Related Liabilities	118,271,897	118,832,101	120,255,516	122,470,515	121,717,781	121,149,218	121,611,943

Non-Funding Related Liabilities	4,050,160	4,056,438	5,019,195	4,964,615	4,087,073	4,340,730	4,185,509
Taxes payable	246,259	167,078	273,608	303,743	432,975	502,595	56,898
Deferred Tax Payable	658,423	653,398	648,012	649,973	647,395	641,925	629,527
Dividends payable	-	-	971,447	971,447	-	-	-
Accrued expenses	1,581,633	1,590,014	1,561,828	1,540,324	1,485,860	1,472,978	1,597,890
Remittances in transit	819,700	708,398	780,158	590,497	698,990	919,467	1,076,106
Derivativ financial instruments	538,383	539,821	599,151	560,362	465,417	458,354	552,951
Other trading liabilities	21,621	20,948	27,148	102,247	55,296	37,308	94,744
Others	184,141	376,781	157,843	246,023	301,140	308,104	177,395
Total Liabilities	122,322,057	122,888,540	125,274,710	127,435,129	125,804,854	125,489,948	125,797,452
Capital and Reserves	15,709,434	15,976,376	15,232,967	15,343,816	15,573,014	16,006,951	16,397,664
Issued Share Capital	823,046	823,046	823,046	853,046	853,046	853,046	974,046
Ordinary share capital	607,961	607,961	607,961	637,961	637,961	637,961	758,961
Preference share capital	215,085	215,085	215,085	215,085	215,085	215,085	215,085
Share Premium	2,322,078	2,322,078	2,322,078	2,322,079	2,322,078	2,522,078	2,522,078
Non-Distributable Reserves	160,287	165,193	178,279	162,135	169,493	159,624	156,778
Distributable Reserves	12,404,024	12,666,059	11,909,564	12,006,556	12,228,397	12,472,203	12,744,762
General reserve	6,261,657	6,261,410	6,261,388	6,261,099	6,260,941	6,261,137	6,577,051
Retained income	6,142,367	6,404,650	5,648,176	5,745,457	5,967,456	6,211,066	6,167,711
Minority Interest	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	138,031,491	138,864,916	140,507,677	142,778,945	141,377,868	141,496,898	142,195,117
Memorandum items:							
<i>Intragroup bank deposits denominated in foreign currency</i>	325,919	326,950	350,962	317,331	317,001	306,771	263,921
<i>Interbank deposits denominated in foreign currency</i>	-	-	-	-	-	-	-
<i>Intragroup bank borrowings denominated in foreign currency</i>	-	-	20,000	-	17,975	17,681	19,198
<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	13,793,048	14,823,433	15,600,984	14,942,946	14,297,712	13,644,223	13,683,533
Legal tender in Namibia	1,045,618	1,235,840	1,224,234	1,075,162	1,243,454	1,248,167	1,534,482
Other currency holdings, gold coins and bullion	84,671	75,012	130,002	134,917	171,107	77,575	71,234
Balances with Bank of Namibia	4,289,860	3,980,034	2,974,936	4,084,079	2,898,662	2,699,837	3,972,809
Statutory reserve account	1,215,291	1,229,228	1,202,018	1,242,334	1,235,647	1,237,234	1,251,337
Clearing account	1,126,251	2,219,023	1,837,297	1,741,523	1,549,469	1,350,914	1,282,919
Other	1,948,318	531,783	(64,379)	1,100,222	113,547	111,689	1,438,553
Balances with Banks	8,372,899	9,532,546	11,271,811	9,648,788	9,984,489	9,618,643	8,105,009
Denominated in legal tender in Namibia	3,080,181	3,452,522	4,619,954	4,651,223	4,406,532	4,648,044	4,090,440

Denominated in foreign currencies	5,292,718	6,080,024	6,651,858	4,997,564	5,577,956	4,970,599	4,014,569
Short-Term Negotiable Securities	16,015,971	15,794,669	16,394,621	16,274,357	16,609,133	16,725,126	15,655,669
Negotiable Certificates of Deposits (NCDs)	417,644	211,942	213,355	213,872	215,179	216,440	176,840
Treasury Bills	13,861,317	13,847,864	14,285,946	14,067,705	14,427,658	14,672,741	13,747,204
Other	1,738,318	1,736,172	1,896,487	1,994,050	1,967,526	1,837,165	1,732,846
Less: Specific provisions	1,309	1,309	1,167	1,270	1,230	1,221	1,221
Total Loans and Advances	100,399,038	100,454,313	100,589,365	101,490,718	102,260,122	102,658,860	103,866,369
Loans to banks- repayable in legal tender	-	1,717	-	-	-	-	-
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-	-
Loans to non-banks - repayable in foreign currencies	6,165	38,401	4,162	71,195	224,655	312,018	201,641
Instalment debtors, hire purchase, suspensive sales and	11,113,065	11,046,752	10,940,802	10,952,459	10,964,019	10,875,517	10,895,376
Residential mortgages	39,191,654	39,434,191	39,338,599	39,619,802	39,854,711	39,983,649	40,240,199
Commercial real estate mortgages	12,714,328	12,734,611	13,106,941	13,121,183	13,069,753	13,120,316	12,999,844
Personal loans	6,414,577	6,443,833	6,523,062	6,656,207	6,801,493	7,052,944	7,344,641
Fixed term loans	15,650,311	15,460,077	15,670,158	15,684,337	15,853,178	16,150,500	16,744,372
Overdraft	12,208,436	12,309,957	12,233,291	12,648,569	12,733,855	12,457,500	12,662,267
Crdit card debtors	771,949	736,198	715,051	691,593	738,647	746,980	728,822
Acknowledgement of debts discounted	191,551	162,338	174,418	178,285	133,246	224,568	235,195
Loans granted under resale agreement	-	-	25,984	25,599	25,752	-	61,075
Preference shares held to provide credit	1,398,999	1,396,071	1,399,639	1,387,204	1,361,853	1,338,109	1,346,814
Other loans and advances	738,002	690,168	457,258	454,287	498,961	396,758	406,122
Less: Specific provisions	839,386	855,060	892,878	913,020	938,085	955,895	974,136
Less: General provisions	1,054,055	1,045,823	1,090,999	1,088,451	1,079,863	1,075,055	1,089,074
Less: Interest- in- suspense	514,655	525,487	540,169	556,847	565,737	576,567	579,181
Net loans and advances	97,990,942	98,027,943	98,065,319	98,932,400	99,676,438	100,051,342	101,223,978
Trading Securities- after mark-to-market adjustments	3,515,052	3,429,322	3,597,722	3,698,043	3,488,882	3,385,667	3,658,952
Fixed Income	1,348,581	1,307,236	1,415,045	1,540,324	1,424,764	1,326,253	1,498,924
Equities	-	-	-	-	-	-	-
Derivative instruments	533,436	537,386	591,282	559,944	459,770	448,731	542,777
Other	1,633,035	1,584,699	1,591,395	1,597,775	1,604,348	1,610,683	1,617,251
Available for sale securities - after marking-to-market	2,134,423	2,140,017	2,156,204	2,675,033	2,694,722	2,704,743	2,798,750
Fixed Income- (including NCDs held with banks)	276,559	276,303	286,676	297,539	308,925	310,487	895,809
Listed equities	740	681	839	690	362	252	289
Others- (including unlisted equities)	1,857,124	1,863,033	1,868,689	2,376,804	2,385,435	2,394,003	1,902,652
Held to maturity securities	-	-	-	-	-	-	-
Fixed Income- (including NCDs held with banks)	-	-	-	-	-	-	-
Others- (including unlisted equities)	-	-	-	-	-	-	-
Less: Specific provisions on investments	-	-	-	-	-	-	-
ventures	32,794	33,584	34,260	34,538	34,827	35,581	36,831
Total trading and investment securities	5,682,269	5,602,922	5,788,186	6,407,614	6,218,431	6,125,991	6,494,533

Property, plant and equipment	2,202,461	2,264,951	2,238,196	2,252,006	2,273,558	2,236,037	2,346,834
Premises of banking institution	979,488	1,048,758	1,046,151	1,049,247	1,053,870	1,070,184	1,082,098
Other fixed property	1,604	1,735	1,690	1,705	1,629	1,679	100,587
Computer equipments including peripherals	836,814	831,260	808,440	815,793	815,768	748,116	747,478
Other- including vehicles, furniture and fittings	384,556	383,198	381,915	385,261	402,291	416,057	416,671
Other assets	2,346,801	2,350,997	2,420,369	3,969,622	2,302,595	2,714,179	2,790,569
Reposessed items	53,537	52,434	50,144	51,074	55,399	63,467	65,346
Remittances in transit	712,550	596,206	1,008,660	544,851	714,204	1,106,318	1,021,734
Receivables (net of provision)	251,925	563,172	255,887	2,275,465	499,484	456,347	533,803
Deferred taxation	259,570	256,075	263,983	247,823	254,322	266,084	253,165
Other	1,069,219	883,111	841,696	850,410	779,187	821,964	916,522
TOTAL ASSETS	138,031,491	138,864,915	140,507,675	142,778,945	141,377,867	141,496,898	142,195,116
Memorandum items:							
Nominal value of trading portfolio	2,774,302	2,744,164	2,947,529	3,189,515	3,034,393	2,861,588	3,130,311
Nominal value of available for sale investment portfolio	9,633,284	8,818,577	9,416,574	9,149,134	9,693,331	2,900,102	9,364,968
Market value of held-to-maturity investment portfolio	-	-	-	-	-	-	-
	0	(0)	(2)	(0)	(1)	(1)	(1)