

NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
QUARTERLY FIGURES FOR THE YEAR 2017 (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	4,552,737	4,332,271	4,909,216	4,096,001	3,271,643	4,787,558	4,690,592	2,969,360	3,793,734	3,522,143	4,012,530	4,915,402
Deposits	2,709,216	2,538,888	2,689,466	2,905,573	2,354,199	3,344,891	3,852,036	2,147,781	2,703,932	2,675,172	3,382,249	3,851,565
Intragroup	1,878,537	1,774,109	1,888,557	1,872,647	1,798,445	1,955,368	2,384,767	1,630,238	1,922,946	2,003,336	2,443,510	2,858,184
Interbank	830,679	764,779	800,909	632,925	555,754	1,389,523	1,467,270	517,544	780,987	671,837	938,740	723,382
Borrowings	942,893	1,057,607	989,814	889,101	764,746	793,153	684,583	676,416	1,089,802	846,971	630,281	612,134
Intragroup	723,866	702,717	698,759	690,509	675,933	650,859	648,254	637,382	693,478	654,454	630,281	575,220
Interbank	219,028	354,890	291,055	198,592	88,813	142,294	36,329	39,034	396,323	192,517	-	36,914
Balances Due To Bank Of Namibia	900,627	735,777	1,229,936	701,327	152,698	649,514	143,883	145,163	101,072,488	102,006,850	102,372,563	121,720
Non-Bank Funding	88,305,975	89,817,442	91,829,247	93,714,051	96,443,807	85,319,550	86,813,628	100,752,279	93,615,625	94,321,634	94,902,419	93,319,255
Deposits	82,327,353	83,657,879	85,444,093	87,412,991	89,344,659	88,230,609	91,528,812	93,271,172	93,615,625	94,321,634	94,902,419	93,319,255
Current accounts	26,021,117	25,410,553	25,443,747	25,471,713	25,960,321	25,089,377	26,565,497	27,380,816	27,315,421	27,576,027	27,522,427	28,018,702
Call deposits	13,024,540	13,876,067	14,359,098	15,734,041	16,315,414	14,327,945	14,778,560	15,798,814	15,560,044	15,931,281	15,274,265	15,008,913
Savings deposits	3,122,196	3,566,026	3,495,585	3,456,188	3,453,089	3,487,250	3,471,873	3,103,980	3,166,743	3,233,641	3,317,400	3,281,638
Fixed and notice deposits	16,057,435	15,999,700	16,923,327	17,077,717	17,896,649	17,883,465	18,557,145	18,539,193	18,560,749	18,806,451	18,592,451	18,463,316
Negotiable Certificates of Deposits	20,763,983	21,216,344	20,903,525	20,981,983	21,573,775	23,265,324	23,607,987	24,323,153	23,917,013	24,122,760	23,918,240	23,397,628
Foreign currency deposits	3,338,082	3,588,989	4,324,812	4,691,250	4,145,411	4,177,247	4,547,749	4,131,216	5,095,656	4,851,474	6,277,635	5,149,058
Borrowings	5,976,622	5,959,764	6,384,154	6,301,160	7,099,148	7,088,941	7,284,816	7,475,107	7,456,872	7,485,215	7,470,144	7,822,885
Trading Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	4,206,083	4,180,678	3,941,220	3,839,207	4,637,852	4,653,771	4,829,159	5,004,296	5,013,117	5,022,248	5,009,050	5,028,350
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	1,770,539	1,779,085	2,442,934	2,461,953	2,461,295	2,435,170	2,455,657	2,470,821	2,443,756	2,462,967	2,461,094	2,794,536
Total Funding-Related Liabilities	92,856,712	93,949,714	96,737,464	97,810,052	99,715,450	100,107,108	103,504,131	103,722,479	104,866,329	105,528,993	106,385,093	106,057,542
Non-Funding Related Liabilities	3,301,637	3,501,932	3,047,998	3,242,346	2,021,659	3,322,339	2,998,735	3,855,197	3,397,348	3,955,149	4,103,723	2,981,272
Taxes payable	112,054	172,034	232,382	320,859	398,212	58,846	105,998	225,374	271,422	356,744	417,946	312,881
Deferred Tax Payable	395,627	406,319	409,641	301,922	414,789	475,563	477,193	479,997	484,523	486,081	481,413	504,296
Dividends payable	343,510	343,510	-	113,429	-	-	-	284,714	-	-	-	-
Accrued expenses	1,407,052	1,479,906	1,357,518	1,618,062	1,643,866	1,634,315	1,636,325	1,595,717	1,592,026	1,591,600	1,747,999	1,600,293
Remittances in transit	346,446	412,539	364,506	393,156	(972,551)	692,800	435,850	578,442	469,435	856,374	741,596	229,028
Derivatives financial instruments	182,103	194,488	164,029	154,158	141,808	133,644	158,405	152,362	159,613	307,233	140,845	192,955
Other trading liabilities	192,435	176,936	199,257	199,901	213,174	167,041	38,528	197,789	2,382	45,091	232,253	16,330
Others	322,409	316,202	320,565	410,318	182,360	160,131	145,437	625,515	132,933	312,026	341,671	125,492
Total Liabilities	96,158,349	97,451,646	99,785,361	101,052,398	101,737,108	103,429,447	106,502,866	107,576,836	108,263,580	109,484,142	110,488,616	109,038,816
Capital and Reserves	12,038,188	12,218,655	12,301,430	12,382,871	12,483,277	12,723,167	12,931,047	12,936,490	12,720,156	12,819,873	12,988,147	13,242,338
Issued Share Capital	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861
Ordinary share capital	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861	23,861
Preference share capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554
Non-Distributable Reserves	332,128	338,500	350,472	342,879	348,094	348,343	354,742	383,370	381,249	373,764	366,426	405,931
Distributable Reserves	9,419,644	9,593,751	9,664,543	9,653,577	9,848,769	10,088,409	10,289,890	10,266,706	10,052,493	10,159,694	10,335,307	10,549,993
General reserve	4,682,192	4,688,277	4,696,324	4,535,186	4,539,557	5,149,993	5,159,667	5,142,020	5,147,599	5,326,919	5,317,087	5,233,829
Retained income	4,737,452	4,905,474	4,968,220	5,118,391	5,308,212	4,938,417	5,130,224	5,124,686	4,904,894	4,832,774	5,018,219	5,316,164
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	108,196,537	109,670,311	112,086,792	113,335,269	114,220,386	116,152,615	119,433,913	120,513,326	120,983,736	122,304,014	123,476,963	122,281,157
Memorandum items:												
Intragroup bank deposits denominated in foreign currency	564,106	547,089	540,544	538,631	588,547	540,061	542,845	536,523	506,586	531,239	540,877	438,781
Interbank deposits denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Intragroup bank borrowings denominated in foreign currency	623,806	601,824	592,264	587,800	575,042	549,077	548,225	536,455	532,362	554,396	529,356	473,399
Interbank borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Non-bank group deposits denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Non-bank group borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
ASSETS												
Cash and Balances with the Banks	7,702,499	7,950,850	10,398,922	10,920,797	12,236,555	11,365,299	13,193,027	13,118,192	12,212,177	12,000,507	13,238,637	11,585,622
Legal tender in Namibia	1,212,645	1,129,458	1,154,384	1,137,084	1,257,238	1,154,380	1,117,409	1,195,241	1,082,432	1,295,158	1,290,447	1,594,941
Other currency holdings, gold coins and bullion	71,595	74,786	78,251	123,626	105,452	65,199	74,995	95,330	83,280	88,729	77,513	56,058
Balances with Bank of Namibia	2,618,824	2,286,370	3,451,532	2,700,085	3,730,197	3,634,670	4,994,734	3,894,532	4,777,262	3,191,680	3,641,897	6,776,913
Statutory reserve account	985,217	975,639	979,118	983,923	1,004,031	1,022,504	1,049,298	1,041,817	1,081,011	1,088,485	1,084,109	1,076,613
Clearing account	1,021,824	1,185,446	1,977,535	1,099,501	1,210,880	1,883,854	2,007,559	1,168,684	1,274,852	1,494,424	1,656,018	2,039,451
Other	611,782	125,285	494,879	616,661	1,515,286	1,728,312	1,937,876	1,684,031	2,421,398	608,771	901,771	3,660,849
Balances with Banks	3,799,435	4,460,238	5,716,756	6,990,022	7,143,867	6,511,051	7,005,889	7,933,088	6,269,504	7,464,940	8,228,780	9,137,710
Denominated in legal tender in Namibia	1,252,989	2,116,798	2,892,145	3,098,834	3,405,346	4,522,703	3,351,439	3,533,511	3,814,652	3,130,529	3,202,979	1,225,530
Denominated in foreign currencies	2,546,446	2,343,439	3,024,611	3,871,168	3,648,321	1,988,348	3,654,450	4,402,577	2,454,852	4,334,417	5,026,701	3,157,180
Short-Term Negotiable Securities	9,751,260	9,789,875	9,664,228	9,507,209	9,862,850	9,368,428	11,154,017	12,056,490	13,137,660	13,426,544	12,297,268	11,739,105
Negotiable Certificates of Deposits (NCDs)	561,367	563,027	567,062	453,939	365,069	367,701	272,462	270,583	272,938	274,852	427,286	427,286
Treasury Bills	8,134,452	8,186,971	8,041,766	7,983,290	8,515,801	7,953,779	9,667,917	10,670,909	11,574,254	11,965,593	10,852,918	10,178,962
Other	1,055,441	1,039,876	1,055,400	981,980	981,980	1,047,947	1,114,997	1,114,997	1,290,970	1,188,013	1,169,498	1,132,857
Less: Specific provisions	-	-	-	-	-							