

**NAMBIAN BANKING INDUSTRY  
AGGREGATED BALANCE SHEET (BIR 101)  
QUARTERLY FIGURES FOR THE YEAR 2017 (N\$ '000)**

ITEM DESCRIPTION	Third Quarter			Fourth Quarter		
	31-Jul	31-Aug	30-Sep	31-Oct	30-Nov	31-Dec
<b>LIABILITIES AND CAPITAL</b>						
<b>Bank Funding - Deposits &amp; Borrowings</b>	<b>4 690 502</b>	<b>2 969 360</b>	<b>3 793 734</b>	-	-	-
<b>Deposits</b>	<b>3 852 036</b>	<b>2 147 781</b>	<b>2 783 932</b>	-	-	-
Intragroup	2 394 767	1 630 238	1 322 946			
Interbank	1 467 270	517 544	780 987			
<b>Borrowings</b>	<b>684 583</b>	<b>676 416</b>	<b>1 089 802</b>	-	-	-
Intragroup	648 254	637 382	693 478			
Interbank	36 329	39 034	396 323			
<b>Balances Due To Bank Of Namibia</b>	<b>143 883</b>	<b>145 163</b>	-	-	-	-
<b>Non-Bank Funding</b>	<b>86 813 628</b>	<b>100 752 279</b>	<b>101 072 498</b>	-	-	-
<b>Deposits</b>	<b>91 528 812</b>	<b>93 277 172</b>	<b>93 615 609</b>	-	-	-
Current accounts	26 565 497	27 380 816	27 315 421			
Call deposits	14 778 560	15 798 814	15 560 044			
Savings deposits	3 471 873	3 103 980	3 166 743			
Fixed and notice deposits	18 557 145	18 530 193	18 560 749			
Negotiable Certificates of Deposits	23 607 987	24 323 153	23 917 013			
Foreign currency deposits	4 547 749	4 131 216	5 095 656			
<b>Borrowings</b>	<b>7 284 816</b>	<b>7 475 107</b>	<b>7 456 872</b>	-	-	-
Trading Liabilities	-	-	-			
Loans received under repurchase agreements	-	-	-			
Debt instruments issued	4 829 159	5 004 286	5 013 117			
Foreign currency loans received	-	-	-			
Other borrowings	2 455 657	2 470 821	2 443 756			
<b>Total Funding-Related Liabilities</b>	<b>103 504 131</b>	<b>103 721 639</b>	<b>104 866 232</b>	-	-	-
<b>Non-Funding Related Liabilities</b>	<b>2 998 735</b>	<b>3 855 197</b>	<b>3 397 348</b>	-	-	-
Taxes payable	105 998	225 374	271 422			
Deferred Tax Payable	477 193	479 997	484 823			
Dividends payable	-	-	284 714			
Accrued expenses	1 636 325	1 595 717	1 592 026			
Remittances in transit	435 850	578 442	469 435			
Derivativ financial instruments	158 405	152 362	159 613			
Other trading liabilities	39 528	197 789	2 382			
Others	145 437	625 515	132 933			
<b>Total Liabilities</b>	<b>106 502 866</b>	<b>107 576 836</b>	<b>108 263 580</b>	-	-	-
<b>Capital and Reserves</b>	<b>12 831 047</b>	<b>12 936 490</b>	<b>12 720 156</b>	-	-	-
<b>Issued Share Capital</b>	<b>23 861</b>	<b>23 861</b>	<b>23 861</b>	-	-	-
Ordinary share capital	23 861	23 861	23 861			
Preference share capital	-	-	-			
<b>Share Premium</b>	<b>2 262 554</b>	<b>2 262 554</b>	<b>2 262 554</b>	-	-	-
<b>Non-Distributable Reserves</b>	<b>354 742</b>	<b>383 370</b>	<b>381 249</b>	-	-	-
<b>Distributable Reserves</b>	<b>10 289 890</b>	<b>10 266 706</b>	<b>10 052 493</b>	-	-	-
General reserve	5 159 667	5 142 020	5 147 599			
Retained income	5 130 224	5 124 686	4 904 894			
<b>Minority Interest</b>	-	-	-	-	-	-
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>119 433 913</b>	<b>120 513 326</b>	<b>120 983 736</b>	-	-	-
<b>Memorandum items:</b>						
<i>Intragroup bank deposits denominated in foreign currency</i>	542 845	536 523	506 586			
<i>Interbank deposits denominated in foreign currency</i>	-	-	-			
<i>Intragroup bank borrowings denominated in foreign currency</i>	548 225	536 455	532 362			
<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>	-	-	-			
<b>ASSETS</b>						
<b>Cash and Balances with the Banks</b>	<b>13 193 027</b>	<b>13 118 192</b>	<b>12 212 177</b>	-	-	-
Legal tender in Namibia	1 117 409	1 195 241	1 032 432			
Other currency holdings, gold coins and bullion	74 995	95 330	83 280			
<b>Balances with Bank of Namibia</b>	<b>4 994 734</b>	<b>3 894 532</b>	<b>4 777 262</b>	-	-	-
Statutory reserve account	1 049 298	1 041 817	1 081 011			
Clearing account	2 007 559	1 168 684	1 274 852			
Other	1 937 876	1 684 031	2 421 398			
<b>Balances with Banks</b>	<b>7 005 889</b>	<b>7 933 088</b>	<b>6 269 204</b>	-	-	-
Denominated in legal tender in Namibia	3 351 439	3 530 511	3 814 652			
Denominated in foreign currencies	3 654 450	4 402 577	2 454 552			
<b>Short-Term Negotiable Securities</b>	<b>11 154 017</b>	<b>12 056 490</b>	<b>13 137 860</b>	-	-	-
Negotiable Certificates of Deposits (NCDs)	370 421	270 583	272 436			
Treasury Bills	9 667 917	10 670 909	11 574 254			
Other	1 115 679	1 114 997	1 290 970			
Less: Specific provisions	-	-	-			
<b>Total Loans and Advances</b>	<b>87 844 687</b>	<b>88 643 844</b>	<b>88 842 088</b>	-	-	-
Loans to banks - repayable in legal tender	-	-	-			
Loans to banks - repayable in foreign currencies	563 352	611 164	628 796			
Loans to non-banks - repayable in foreign currencies	12 580 686	12 570 943	12 456 209			
Residential mortgages	33 930 924	34 220 490	34 453 667			
Commercial real estate mortgages	11 751 998	11 806 358	11 860 488			
Personal loans	4 807 932	4 859 967	4 890 478			
Fixed term loans	11 137 139	11 718 188	11 718 041			
Overdraft	11 593 467	11 630 789	11 473 674			
Credit card debtors	589 327	593 655	606 838			
Acknowledgement of debts discounted	-	-	-			
Loans granted under resale agreement	5 894	19 682	5 743			
Preference shares held to provide credit	525 188	518 955	521 735			
Other loans and advances	358 777	93 654	226 420			
Less: Specific provisions	348 028	359 686	369 315			
Less: General provisions	678 649	688 647	682 558			
Less: Interest-in-suspense	209 420	219 740	231 485			
<b>Net loans and advances</b>	<b>86 608 590</b>	<b>87 375 771</b>	<b>87 558 730</b>	-	-	-
<b>Trading Securities- after mark-to-market adjustments</b>	<b>1 833 001</b>	<b>1 777 663</b>	<b>1 693 925</b>	-	-	-
Fixed Income	696 604	626 039	616 251			
Equities	-	-	-			
Derivative instruments	130 577	130 603	143 988			
Other	1 005 820	1 019 021	933 686			
<b>Available for sale securities - after marking-to-market</b>	<b>1 663 702</b>	<b>1 771 785</b>	<b>1 890 099</b>	-	-	-
Fixed Income- (including NCDs held with banks)	185 560	187 117	188 971			
Listed equities	176 551	181 944	191 584			
Others- (including unlisted equities)	1 301 591	1 402 724	1 509 544			
<b>Held to maturity securities</b>	-	-	-	-	-	-
Fixed Income- (including NCDs held with banks)	-	-	-			
Others- (including unlisted equities)	-	-	-			
Less: Specific provisions on investments	-	-	-			
<b>Investments in unconsolidated subsidiaries, associates and joint</b>	<b>22 473</b>	<b>22 820</b>	<b>22 898</b>	-	-	-
<b>Total trading and investment securities</b>	<b>3 519 176</b>	<b>3 572 268</b>	<b>3 606 922</b>	-	-	-
<b>Property, plant and equipment</b>	<b>1 883 958</b>	<b>1 899 433</b>	<b>1 901 945</b>	-	-	-
Premises of banking institution	909 209	899 565	905 486			
Other fixed property	-	-	-			
Computer equipments including peripherals	604 655	628 106	624 139			
Other- including vehicles, furniture and fittings	370 094	371 761	372 319			
<b>Other assets</b>	<b>3 075 145</b>	<b>2 491 171</b>	<b>2 566 303</b>	-	-	-
Reposessed items	4 934	22 148	22 212			
Remittances in transit	1 125 358	591 390	598 347			
Receivables (net of provision)	884 561	847 845	873 220			
Deferred taxation	93 519	99 502	100 582			
Other	966 774	930 286	971 941			
<b>TOTAL ASSETS</b>	<b>119 433 913</b>	<b>120 513 324</b>	<b>120 983 737</b>	-	-	-
<b>Memorandum items:</b>						
Nominal value of trading portfolio	1 522 634	1 644 112	1 381 536			
Nominal value of available for sale investment portfolio	6 107 806	6 956 895	7 648 000			
Market value of held-to-maturity investment portfolio	-	-	-			