



BANK OF NAMIBIA

**NAMIBIAN BANKING INDUSTRY  
AGGREGATED BALANCE SHEET (BIR 100)  
QUARTERLY FIGURES FOR THE YEAR 2001**

(All amounts to be rounded off to the nearest thousands Namibia Dollar)

ITEM DESCRIPTION	As at end of quarter			
	31-Mar	30-Jun	30-Sep	31-Dec
<b>LIABILITIES AND CAPITAL</b>				
<b>Interbank funding- repayable in legal tender of Namibia</b>	182 875	485 103	636 779	929 135
Intragroup bank funding -N\$	67 157	362 536	121 508	493 156
Interbank funding -ZAR	83 257	83 257	497 492	235 735
Interbank funding -N\$	32 461	39 310	17 779	200 244
<b>Non-bank funding</b>	9 581 975	9 917 962	9 454 185	9 890 239
Demand deposits	5 391 729	6 114 995	5 671 328	6 105 756
Savings deposits	707 539	722 404	749 003	757 770
Fixed and notice deposits	3 106 806	2 701 316	2 808 807	2 874 226
Negotiable certificates of deposit (NCD) issued- (including NCDs i.r.o interbank funding)	375 901	379 247	225 047	152 487
<b>Foreign funding- repayable in foreign currency</b>	381 061	472 750	689 040	634 910
Banks*	351 529	421 191	633 113	557 096
Non- banks	29 532	51 559	55 927	77 814
<b>Loans received under repurchase agreements</b>	-	-	-	-
Banks*	-	-	-	-
Non- banks	-	-	-	-
<b>Debt instruments issued</b>	21 169	20 579	21 129	152 265
<b>Other borrowings- (including balances due to the Bank of Namibia)</b>	91 228	82 806	44 311	82 761
<b>TOTAL FUNDING-RELATED LIABILITIES TO THE PUBLIC</b>	<b>10 258 308</b>	<b>10 979 200</b>	<b>10 845 444</b>	<b>11 689 310</b>
<b>Other liabilities</b>	463 973	984 747	593 895	794 963
Taxes payable	75 172	78 539	90 396	57 817
Deferred Tax Payable	192 663	229 061	203 742	220 591
Dividends payable	16 664	30 664	56 000	143 102
Accrued expenses	32 596	45 467	61 252	83 293
Others	146 878	601 016	182 505	297 234
<b>TOTAL LIABILITIES</b>	10 722 281	11 963 947	11 439 339	12 484 273
<b>CAPITAL AND RESERVES</b>	1 284 302	1 304 944	1 375 128	1 331 082
Issued Share Capital	92 832	92 832	92 831	92 831
Ordinary share capital	92 832	92 832	92 831	92 831
Preference share capital	-	-	-	-
Share Premium	43 561	43 561	43 561	43 561
Non-Distributable Reserves	422 458	467 334	474 397	474 397
Distributable Reserves	725 451	701 217	764 339	720 293
General reserve	482 034	525 854	525 854	535 476
Retained income	243 417	175 363	238 485	184 817
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>12 006 583</b>	<b>13 268 891</b>	<b>12 814 467</b>	<b>13 815 355</b>

ASSETS				
<b>Cash and Balances with the Bank of Namibia</b>	307 755	294 226	310 973	448 211
Legal tender in Namibia	158 432	157 351	152 518	292 236
-N\$	147 884	151 641	145 445	282 383
-ZAR	10 548	5 710	7 073	9 853
Other currency holdings, gold coins and bullion	36 387	21 539	46 948	42 735
Balances with Bank of Namibia (excluding interest bearing deposits)	112 936	115 336	111 507	113 240
Statutory reserve account	106 007	114 624	108 856	113 240
Clearing account	6 929	712	2 651	-
Other	-	-	-	-
<b>Net Loans and Advances</b>	10 062 078	10 786 349	10 754 516	11 410 017
Interbank Loans and Advances	739 826	970 569	569 881	591 476
Intragroup -N\$	-	-	-	-
-ZAR	639 396	881 644	522 919	405 561
Interbank -N\$	100 430	88 925	46 962	185 915
Loans and Advances- repayable in foreign currencies	504 665	516 229	762 109	705 464
Banks*	385 531	352 407	553 136	517 168
Other	119 134	163 822	208 973	188 296
Instalment debtors, hire purchase, suspensive sales and leases	1 729 471	2 314 497	1 933 359	2 096 406
Mortgage loans	3 155 891	3 211 011	3 377 744	3 555 782
Other fixed term loans	1 093 660	691 410	1 243 394	1 517 259
Overdraft	2 616 147	2 642 858	2 377 519	2 468 638
Credit card debtors less unearned finance charges	-	-	-	-
Acknowledgement of debts discounted	200 721	209 909	232 255	213 011
Loans granted under resale agreement	-	-	-	-
Banks*	-	-	-	-
Non- banks	-	-	-	-
Redeemable preference shares held to provide credit	208 567	309 754	309 935	310 345
Other Loans and Advances- (including interest bearing deposits with BON)	350 812	448 294	371 232	358 655
<b>Total Loans and Advances</b>	<b>10 599 760</b>	<b>11 314 531</b>	<b>11 177 428</b>	<b>11 817 036</b>
Less: Specific provisions	232 104	220 005	168 411	149 158
Less: General provisions	102 218	113 344	119 221	125 596
Less: Interest- in- suspense	203 360	194 833	135 280	132 265
<b>Trading Portfolio- after mark-to-market adjustments</b>	236 764	225 484	241 045	242 741
Interest bearing	236 762	225 482	241 043	242 739
Equities	2	2	2	2
Other	-	-	-	-
<b>Investment portfolio</b>	812 655	1 235 670	928 510	901 352
Interest bearing- (including NCDs held with banks)	789 830	1 205 307	904 827	877 501
Listed equities and bank related- investments	2 793	2 793	2 793	2 961
Others- (including unlisted equities)	20 032	27 570	20 890	20 890
Less: Specific provisions on investments	-	-	-	-
<b>Total of trading and investment portfolios</b>	<b>1 049 419</b>	<b>1 461 154</b>	<b>1 169 555</b>	<b>1 144 093</b>
<b>Property, plant and equipment- ** reported at net book value</b>	197 589	278 284	285 245	285 355
Premises of banking institution	79 288	88 163	91 209	91 084
Other fixed property	2 016	2 016	2 016	1 635
Computer equipments including peripherals	39 201	117 548	122 790	122 141
Other- including vehicles, furniture and fittings	77 084	70 557	69 230	70 495
<b>Other assets</b>	389 742	448 878	294 178	527 679
Properties in possession	3 346	2 883	2 268	2 444
Remittances in transit	193 624	113 665	127 930	211 102
Receivables (net of provision)	12 744	12 975	12 070	11 582
Other	180 028	319 355	151 910	302 551
<b>TOTAL ASSETS</b>	<b>12 006 583</b>	<b>13 268 891</b>	<b>12 814 467</b>	<b>13 815 355</b>
<b>Merchandise Items:</b>				
Nominal value of trading portfolio	236 764	228 074	241 043	242 739
Nominal value of investment portfolio	819 043	1 239 606	645 374	626 887
Market value of investment portfolio	816 838	1 233 101	544 568	519 487