

Banking Sector Soundness Indicators

	Mar-17 SECTOR
Capital-based	
Regulatory Capital to risk-weighted assets	15.6%
Regulatory Tier 1 capital to risk-weighted assets	12.0%
Capital to assets	9.1%
Return on equity	27.7%
Nonperforming loans net of provisions to capital	6.1%
Large exposures to capital	
(to large resident entities)	0.0%
(to connected borrowers)	
Duration of assets (years)	
Duration of liabilities (years)	
Net open position in foreign currency for on-balance sheet items to capital	1.1%
Total net open position in foreign currency to capital	3.8%
Gross asset position in financial derivatives to capital	1.4%
Gross liability position in financial derivatives to capital	1.6%
Net open position in equities to capital	0.2%
Asset-based	
Liquid assets (core) to total assets	1.0%
Liquid assets (broad measure) to short-term liabilities	20.4%
Customer deposits to total (noninterbank) loans	94.3%
Return on assets	3.0%
Nonperforming loans to total gross loans	1.9%
Sectoral distribution of loans to total loans(% of total)	100.0%
Agriculture & Forestry	3.8%
Fishing	0.6%
Mining	1.3%
Manufacturing	1.8%
Construction	4.0%
Electricity, Gas & Water	0.9%
Trade & Accommodation	18.7%
Transport and Communication	1.3%
Finance & Insurance	3.8%
Real estate & Business services	15.0%
Government Services	2.6%
Individuals	43.5%
Other	2.6%
Residential real estate loans to total loans	38.5%
Commercial real estate loans to loans	13.2%
Geographical distribution of loans to total loans(% of total)	100.0%
Caprivi	0.4%
Erongo	11.8%
Hardap	1.9%
Karas	2.3%
Kavango	1.0%
Khomas	70.4%
Kunene	0.8%
Ohangwena	0.4%
Omaheke	1.5%
Omusati	0.4%
Oshana	4.0%
Oshikoto	1.7%
Otjozondjupa	3.5%
Foreign currency denominated loans to total loans	0.7%
Foreign currency denominated liabilities to total liabilities	5.0%
Income and Expense-based	
Interest margin to gross income	60.2%
Trading foreign exchange gains (losses) to gross income	3.6%
Noninterest expenses to gross income	54.9%
Personnel expenses to noninterest expenses	53.9%

All ratios calculations were prepared on the basis of the Financial Sector Soundness Indicators (FSLs) Guide, and may therefore differ from those that are used for supervisory purposes.