Bank of Namibia

NAMIBIAN BANKING INDUSTRY
AGGREGATED BALANCE SHEET (BIR 101)
MONTHLY FIGURES FOR THE YEAR 2010

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

ITEM DESCRIPTION	As at month ended											
	31-Jan	28-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	**391 059**	**421 946**	**279 518**	**393 051**	**730 227**	**492 932**	**612 593**	**387 107**	**354 764**	**532 248**	**352 968**	**526 643**
Deposits	**381 759**	**414 471**	**275 677**	**290 551**	**423 115**	**489 499**	**608 139**	**383 447**	**351 213**	**528 529**	**349 191**	**468 850**
Intragroup	221 115	295 148	103 579	175 851	232 416	177 761	270 587	221 956	195 612	369 847	168 006	214 106
Interbank	160 644	119 323	172 098	114 700	190 699	311 738	337 552	161 491	155 601	158 682	181 185	254 744
Borrowings	**5 631**	**3 765**	**85**	**184**	**7 914**	**60**	**1 039**	**203**	**53**	**178**	**193**	**54 670**
Intragroup	5 294	2 943	-	-	7 592	-	899	30	23	-	-	-
Interbank	337	822	85	184	322	60	140	173	30	178	193	54 670
Balances Due To Bank Of Namibia	**3 669**	**3 710**	**3 756**	**102 316**	**299 198**	**3 373**	**3 415**	**3 457**	**3 498**	**3 541**	**3 584**	**3 123**
Non-Bank Funding	**41 834 778**	**41 350 006**	**43 069 351**	**42 767 646**	**42 654 736**	**40 719 937**	**42 365 760**	**43 319 923**	**43 450 457**	**43 645 625**	**44 678 061**	**44 057 188**
Deposits	**40 663 279**	**40 181 486**	**41 873 512**	**41 574 913**	**41 475 740**	**39 586 987**	**41 226 743**	**42 172 558**	**42 305 591**	**42 450 864**	**43 483 893**	**42 851 697**
Current accounts	11 654 588	11 644 528	12 780 998	14 072 696	14 019 294	11 884 267	11 432 588	12 307 637	12 622 912	12 824 021	12 732 339	12 792 223
Call deposits	10 226 067	10 536 649	10 623 245	8 805 092	9 646 328	9 257 033	9 398 695	9 595 926	10 208 890	9 735 661	11 160 753	10 468 270
Savings deposits	1 566 709	1 604 940	1 626 303	1 651 486	1 613 252	1 641 932	1 703 326	1 720 155	1 731 610	1 781 365	1 853 495	1 855 210
Fixed and notice deposits	6 148 471	5 373 502	5 880 372	6 321 467	6 437 940	6 521 266	6 304 724	6 034 202	5 658 218	6 302 284	5 915 330	5 967 856
Negotiable Certificates of Deposits	9 775 619	9 812 619	9 929 242	9 495 848	9 091 795	9 593 999	10 503 667	10 521 820	10 622 562	10 584 522	10 594 464	10 054 312
Foreign currency deposits	1 291 825	1 209 248	1 033 352	1 228 324	667 131	688 490	1 883 743	1 992 818	1 461 399	1 223 011	1 227 512	1 713 826
Borrowings	**1 171 499**	**1 168 520**	**1 195 839**	**1 192 733**	**1 178 996**	**1 132 950**	**1 139 017**	**1 147 365**	**1 144 866**	**1 194 761**	**1 194 168**	**1 205 491**
Trading Liabilities	35 817	35 817	62 849	62 060	48 820	-	-	-	-	-	-	-
Loans received under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-	-
Debt instruments issued	624 723	619 297	615 241	619 411	616 018	614 561	627 654	633 148	626 570	682 907	679 638	686 788
Foreign currency loans received	-	-	-	-	-	-	-	-	-	-	-	-
Other borrowings	510 959	513 406	517 749	511 262	514 158	518 389	511 363	514 217	518 296	511 854	514 530	518 703
Total Funding-Related Liabilities	**42 225 837**	**41 771 952**	**43 348 869**	**43 160 697**	**43 384 963**	**41 212 869**	**42 978 353**	**43 707 030**	**43 805 221**	**44 177 873**	**45 031 029**	**44 583 831**
Non-Funding Related Liabilities	**1 943 543**	**2 202 692**	**2 176 690**	**2 068 424**	**2 153 401**	**1 555 993**	**1 556 711**	**1 500 138**	**1 594 714**	**1 742 043**	**1 932 529**	**1 461 731**
Taxes payable	52 114	97 682	133 764	163 615	189 965	30 861	66 702	101 122	142 132	169 891	235 965	37 656
Deferred Tax Payable	340 902	341 023	342 333	339 347	339 868	320 242	322 277	325 019	330 800	334 839	330 829	363 216
Dividends payable	200 000	200 000	-	-	-	-	-	-	-	-	-	-
Accrued expenses	434 078	451 919	519 115	485 353	489 835	523 382	438 119	441 866	467 086	442 457	414 720	454 409
Remittances in transit	778 640	893 593	907 325	864 300	835 600	451 675	392 383	353 689	305 374	541 110	610 362	230 664
Derivativ financial instruments	404	27 620	54 812	57 351	55 480	104 115	107 745	108 173	130 372	109 974	93 605	152 909
Other trading liabilities	-	-	-	-	-	-	59 497	24 684	-	-	-	19 173
Others	137 405	190 855	219 341	158 458	242 653	125 718	169 988	145 585	218 950	143 772	247 048	203 704
Total Liabilities	**44 169 380**	**43 974 644**	**45 525 559**	**45 229 121**	**45 538 364**	**42 768 862**	**44 535 064**	**45 207 168**	**45 399 935**	**45 919 916**	**46 963 558**	**46 045 562**
Capital and Reserves	**4 678 370**	**4 760 360**	**4 819 869**	**4 821 663**	**4 906 434**	**4 929 794**	**5 047 306**	**5 141 927**	**5 236 942**	**5 253 672**	**5 350 393**	**5 455 463**
Issued Share Capital	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822
Ordinary share capital	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822	23 822
Preference share capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099	1 791 099
Non-Distributable Reserves	80 552	86 420	95 782	85 610	89 865	84 276	91 816	94 220	94 338	94 767	91 964	91 722
Distributable Reserves	2 782 897	2 859 019	2 909 166	2 921 132	3 001 648	3 030 597	3 140 569	3 232 786	3 327 683	3 343 984	3 443 508	3 548 820
General reserve	1 482 436	1 490 130	1 484 204	1 489 574	1 484 388	1 645 471	1 643 245	1 643 360	1 645 770	1 645 930	1 645 891	1 644 527
Retained income	1 300 461	1 368 889	1 424 962	1 431 558	1 517 260	1 385 126	1 497 324	1 589 426	1 681 913	1 698 054	1 797 617	1 904 293
Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES AND CAPITAL	**48 847 750**	**48 735 004**	**50 345 428**	**50 050 784**	**50 444 798**	**47 698 656**	**49 582 370**	**50 349 095**	**50 636 877**	**51 173 588**	**52 313 951**	**51 501 025**
Memorandum items:												
Intragroup bank deposits denominated in foreign currency	2 686	2 587	2 444	37 699	39 467	38 876	37 242	37 174	35 228	34 868	35 826	33 526
Interbank deposits denominated in foreign currency	4 277	51 922	100 095	99 017	96 010	100 107	96 345	99 308	96 300	97 691	96 894	91 754

Intragroup bank borrowings denominated in foreign currency	-	-	-	-	6	-	-	30	23	-	-	-
Interbank borrowings denominated in foreign currency	-	-	85	-	-	-	-	-	-	-	-	6 642
Non-bank group deposits denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
Non-bank group borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-

ASSETS												
Cash and Balances with the Banks	**5 363 952**	**5 645 466**	**6 081 827**	**5 512 933**	**6 125 089**	**3 367 002**	**4 996 232**	**5 806 674**	**5 536 185**	**5 690 889**	**6 123 209**	**4 435 965**
Legal tender in Namibia	415 537	367 002	507 529	434 163	505 200	491 463	421 867	541 808	506 958	465 123	518 446	570 334
Other currency holdings, gold coins and bullion	220 658	163 706	159 918	110 311	190 593	162 640	136 468	220 261	134 176	151 975	180 036	123 497
Balances with Bank of Namibia	**792 272**	**1 068 142**	**1 541 006**	**1 487 038**	**1 929 444**	**947 466**	**1 176 878**	**1 041 296**	**1 887 884**	**1 931 514**	**1 996 117**	**1 321 096**
Statutory reserve account	432 012	429 794	430 140	441 959	451 744	453 488	443 099	431 272	447 733	448 878	455 239	459 393
Clearing account	360 231	638 312	1 110 835	1 045 030	1 477 681	493 967	733 767	610 001	1 440 140	1 482 625	1 540 851	861 683
Other	29	36	31	49	19	11	12	23	11	11	27	20
Balances with Banks	**3 935 485**	**4 046 616**	**3 873 374**	**3 481 421**	**3 499 852**	**1 765 433**	**3 261 019**	**4 003 309**	**3 007 167**	**3 142 277**	**3 428 610**	**2 421 038**
Denominated in legal tender in Namibia	1 722 773	1 840 446	1 824 317	368 154	1 416 793	868 241	795 216	1 301 341	1 001 132	917 240	1 782 691	598 723
Denominated in foreign currencies	2 212 712	2 206 170	2 049 057	3 113 267	2 083 059	897 192	2 465 803	2 701 968	2 006 035	2 225 037	1 645 919	1 822 315
Short-Term Negotiable Securities	**2 732 058**	**3 052 750**	**3 241 065**	**3 175 684**	**3 233 103**	**3 060 076**	**2 787 786**	**2 697 012**	**2 891 371**	**3 033 713**	**2 914 018**	**2 969 317**
Negotiable Certificates of Deposits (NCDs)	138 646	149 841	197 085	276 126	255 784	253 780	255 143	209 747	270 388	281 195	169 422	162 749
Treasury Bills	1 176 219	1 478 570	1 611 411	1 459 385	1 528 549	1 348 910	1 066 954	1 012 676	1 138 296	1 262 056	1 245 886	1 299 983
Other	1 417 193	1 424 339	1 432 569	1 440 173	1 448 770	1 457 386	1 465 689	1 474 589	1 482 687	1 490 462	1 498 710	1 506 585
Less: Specific provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Loans and Advances	**35 473 449**	**35 297 097**	**35 261 619**	**35 721 127**	**35 743 006**	**36 341 441**	**36 836 601**	**36 785 258**	**37 145 131**	**37 573 312**	**38 016 802**	**38 725 170**
Loans to banks- repayable in legal tender	1	341	-	1 569	1 762	104	800	458	2	8	38	9
Loans to banks - repayable in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Loans to non-banks - repayable in foreign currencies	8 868	13 180	28 047	41 489	46 905	43 744	43 221	43 512	40 397	38 944	44 228	38 619
Instalment debtors, hire purchase, suspensive sales and leases	5 619 097	5 680 453	5 702 635	5 758 257	5 762 376	5 807 655	5 811 149	5 876 369	5 960 290	6 003 395	6 131 555	6 202 258
Residential mortgages	14 667 812	14 466 874	14 566 313	14 674 040	15 160 212	15 249 261	15 361 687	15 559 805	15 689 739	15 870 233	16 054 259	16 283 575
Commercial real estate mortgages	3 263 154	3 299 209	3 340 073	3 451 822	3 468 537	3 537 205	3 620 375	3 678 840	3 710 654	3 813 983	3 880 824	3 954 263
Personal loans	2 078 992	2 110 978	2 088 081	2 119 326	2 131 792	2 134 055	2 149 101	2 148 955	2 150 298	2 143 805	2 157 425	2 169 560
Fixed term loans	2 542 627	2 589 640	2 621 443	2 606 443	2 629 996	2 664 510	2 733 886	2 716 547	2 799 173	2 810 603	2 892 199	2 801 169
Overdraft	5 560 982	5 134 124	4 906 440	5 107 025	4 987 196	5 139 585	5 363 507	4 903 160	5 031 826	5 182 976	5 263 995	5 531 256
Crdit card debtors	245 854	246 096	236 162	243 834	243 862	252 693	276 220	328 808	368 546	265 968	250 833	248 058
Acknowledgement of debts discounted	-	-	-	-	-	-	-	-	-	-	-	-
Loans granted under resale agreement	-	-	-	-	-	-	-	-	-	-	-	-
Preference shares held to provide credit	271 703	263 101	259 328	237 635	239 321	228 575	230 051	221 656	221 337	222 247	228 196	229 030
Other loans and advances	1 214 359	1 493 101	1 513 097	1 479 687	1 071 047	1 284 054	1 246 604	1 307 148	1 172 869	1 221 150	1 113 250	1 267 373
Less: Specific provisions	**286 285**	**287 928**	**282 418**	**276 387**	**274 508**	**259 806**	**274 560**	**266 363**	**260 208**	**242 812**	**242 140**	**230 386**
Less: General provisions	**365 298**	**367 403**	**368 526**	**374 026**	**374 595**	**377 407**	**362 100**	**362 099**	**363 134**	**364 857**	**367 325**	**367 565**
Less: Interest- in- suspense	**256 951**	**257 814**	**172 211**	**144 890**	**142 427**	**140 337**	**142 156**	**140 239**	**139 598**	**140 384**	**135 161**	**135 281**
Net loans and advances	**34 564 915**	**34 383 952**	**34 438 464**	**34 925 824**	**34 951 476**	**35 563 891**	**36 057 785**	**36 016 557**	**36 382 191**	**36 825 259**	**37 272 176**	**37 991 938**
Trading Securities- after mark-to-market adjustments	**1 588 842**	**946 070**	**1 480 196**	**1 369 447**	**1 228 219**	**1 142 316**	**1 179 189**	**1 223 221**	**1 073 622**	**954 594**	**1 081 836**	**1 161 824**
Fixed Income	769 956	327 138	650 835	674 971	719 558	646 429	647 347	629 653	498 986	451 200	495 180	484 862
Equities	-	-	-	-	-	-	-	57 350	-	-	-	-
Derivative instruments	79 013	76 002	140 234	152 331	122 160	107 424	141 337	143 665	180 111	164 000	145 531	233 529
Other	739 873	542 930	689 127	542 145	386 501	388 463	390 505	392 553	394 525	339 394	441 125	443 433
Available for sale securities - after marking-to-market	**2 287 883**	**2 386 515**	**2 484 015**	**2 686 037**	**2 498 536**	**2 508 608**	**2 606 011**	**2 549 295**	**2 478 441**	**2 640 026**	**2 630 281**	**2 839 522**
Fixed Income- (including NCDs held with banks)	2 258 003	2 355 782	2 453 106	2 655 237	2 470 012	2 478 609	2 576 055	2 519 986	2 448 914	2 609 971	2 600 361	2 811 098
Listed equities	29 880	30 733	30 909	30 800	28 524	29 999	29 956	29 309	29 527	30 055	29 920	28 424
Others- (including unlisted equities)	-	-	-	-	-	-	-	-	-	-	-	-
Held to maturity securities	**30 284**	**30 450**	**82 193**	**121 661**	**30 299**	**121 147**	**116 860**	**174 754**	**173 259**	**127 888**	**241 500**	**241 500**
Fixed Income- (including NCDs held with banks)	30 284	30 450	82 193	121 661	30 299	70 710	71 160	128 802	127 071	127 888	241 500	241 500
Others- (including unlisted equities)	-	-	-	-	-	50 437	45 700	45 952	46 188	-	-	-
Less: Specific provisions on investments	-	-	-	-	-	-	-	-	-	-	-	-
Investments in unconsolidated subsidiaries, associates and joint	**16 008**	**16 008**	**16 008**	**16 008**	**16 200**	**16 059**	**16 059**	**16 059**	**16 309**	**16 928**	**16 975**	**17 920**
Total trading and investment securities	**3 923 017**	**3 379 043**	**4 062 412**	**4 193 153**	**3 773 254**	**3 788 130**	**3 918 119**	**3 963 329**	**3 741 631**	**3 739 436**	**3 970 592**	**4 260 766**
Property, plant and equipment	**542 313**	**548 842**	**547 679**	**548 024**	**541 578**	**542 073**	**545 607**	**553 095**	**584 167**	**583 154**	**591 032**	**655 150**
Premises of banking institution	266 350	269 234	267 022	269 542	270 772	267 684	270 437	274 547	283 848	287 109	294 626	303 636
Other fixed property	755	755	755	755	755	755	755	755	755	755	755	2
Computer equipments including peripherals	118 898	123 429	123 100	121 697	116 000	114 891	109 774	115 890	136 190	134 350	133 256	166 613
Other- including vehicles, furniture and fittings	156 310	155 424	156 802	156 030	154 051	158 743	164 641	161 903	163 374	160 940	162 395	184 899
Other assets	**1 721 495**	**1 724 951**	**1 973 981**	**1 695 166**	**1 820 298**	**1 377 484**	**1 276 841**	**1 312 429**	**1 501 332**	**1 301 137**	**1 442 923**	**1 187 889**
Repossesed items	10 039	8 905	8 767	8 353	8 367	8 886	11 303	10 943	11 132	8 011	7 504	6 521
Remittances in transit	1 006 347	1 033 862	1 172 394	964 010	1 016 771	648 989	596 422	602 071	630 567	625 006	707 943	489 251
Receivables (net of provision)	111 108	105 998	82 196	80 769	87 167	86 943	121 034	115 352	119 947	117 969	107 564	73 443
Deferred taxation	80 542	89 666	82 931	75 164	77 961	86 488	86 030	85 921	85 226	78 665	80 211	83 363
Other	513 459	486 520	627 693	566 870	630 032	546 178	462 052	498 142	654 460	471 486	539 701	535 311
TOTAL ASSETS	**48 847 750**	**48 735 004**	**50 345 428**	**50 050 784**	**50 444 798**	**47 698 656**	**49 582 370**	**50 349 096**	**50 636 877**	**51 173 588**	**52 313 950**	**51 501 025**
Memorandum items:												

Nominal value of trading portfolio	1 357 442	1 319 094	1 404 309	1 708 612	1 130 946	1 037 908	1 077 240	705 594	951 009	796 271	931 965	969 060
Nominal value of available for sale investment portfolio	2 032 532	2 068 916	2 146 389	2 353 434	2 213 073	2 244 805	2 341 246	2 262 448	2 196 704	2 369 096	2 356 576	2 453 152
Market value of held-to-maturity investment portfolio	443 984	-	-	-	-	-	-	-	-	-	-	-

- - - - - - - (1) - - 1 -