

AUGRECON ED BALANCE ONEE! (BR (11)) OUARTERLY FEURA 2022 (NS000)												
	First Quarter Second Quarter						Third Quarter			Fourth Quarter		
ITEM DESCRIPTION	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	7,879,357	9,168,428	13,306,433	13,837,586	11,298,808	12,310,799	11,445,736	11,937,891	11,763,469	12,080,940	11,568,417	11,203,236
Deposits Intragroup	5,894,500 5,251,180	8,036,034 7,382,733	11,802,853 9,934,465	11,457,532 10,487,795	10,546,427 9,742,661	10,988,978	10,829,014 10,147,264	11,054,196 10,499,994	10,721,661	11,260,401 10,643,126	11,162,749 10,557,925	10,746,302 10,117,981
Interbank	643,321	653,301	1,868,389	969,737	803,767	873,659	681,750	554,202	378,380	617,275	604,824	628,320
Borrowings	517,362	269,658	581,918	411,405	313,170	833,783	323,587	359,800	515,558	364,634	405,668	456,934
Intragroup	100,024	101,057	102,005	103,083	101,885	102,597	103,268	102,610	103,377	252,350	254,284	253,757
Interbank	469,677	220,547	479,913	308,322	211,286	731,186	220,319	257,189	412,181	112,284	151,383	203,177
Balances Due To Bank Of Namibia Non-Bank Funding	1,415,156 121,553,536	862,736 121,909,788	921,662 124,464,284	1,968,649 122,531,035	439,211 125,071,446	488,038 125,569,836	293,135 132,561,707	523,895 125,165,658	526,250 125,250,276	455,904 124,966,424	126,641,396	129,080,309
Deposits Current accounts	112,715,754	112,744,947	115,596,583	113,558,899	116,049,430	116,201,800	123,173,178	116,119,699	116,098,291	115,664,032	117,374,213	119,707,933
	32,752,427	33,565,279	35,482,165	34.774.109	34.876.686	34.684.669	38.898.936	35,289,927	35,982,859	34,994,775	36.531.492	35.459.042
Call deposits Savings deposits	27,197,076	26,887,953	25,454,361	26,263,544	27,912,865	27,030,536	31,365,028	29,234,783	26,858,391	27,240,719	26,164,730	28,027,242
	3,342,053	3,396,499	3,382,941	3,418,937	3,432,983	3,504,155	3,557,046	3,534,567	3,496,708	3,541,947	3,560,193	3,665,818
Fixed and notice deposits	22,364,889	21,041,130	23,823,692	22,546,708	22,366,662	23,363,112	22,474,520	21,424,487	22,213,076	21,471,001	22,126,283	22,905,498
Negotiable Certificates of Dep	20,903,297	21,367,426	21,042,203	21,046,762	21,616,250	21,384,315	21,106,894	21,075,998	21,648,512	22,113,563	22,508,995	23,277,224
Foreign currency deposits	6,156,012	6,486,661	6,411,221	5,508,840	5,843,985	6,235,013	5,770,753	5,559,936	5,898,745	6,302,027	6,482,521	6,373,108
Borrowings Trading Liabilities	8,837,782	9,164,842	8,867,701	8,972,137	9,022,015	9,368,036	9,388,529	9,045,959	9,151,985	9,302,392	9,267,183	9,372,376
Loans received under repurch Debt instruments issued	6,435,013	6,737,613	6,340,780	6,357,025	6,336,353	6,744,253	6,771,957	6,333,151	6,343,785	6,358,587	6,140,172	6,147,041
Foreign currency loans receiv Other borrowings	2.402.769	2.427.229	2.526.921	2.615.111	2.685.662	2.623.784	2.616.572	2.712.808	2.808.200	2.943.805	3.127.011	3.225.335
Total Funding-Related Liabilities	129,432,894	131,130,163	137,770,717	136,368,621	136,370,254	137,880,635	144,007,443	137,103,549	137,013,744	137,047,363	138,209,813	140,283,545
	3,806,591	4,415,308	4,317,766	4,011,152	3,898,507	4,559,674	3,774,104	4,257,453	5,265,425	5,085,359	5,092,624	4,188,665
Non-Funding Related Liabilities Taxes payable	24,268	97,523	189,985	312,097	419,097	94,127	135,358	270,915	334,536	440,382	516,399	442,925
Deferred Tax Payable Dividends payable	367,423	367,385 393,248	366,369 393,248	365,606	360,180	465,333	464,519	458,852 57,504	456,715 886,927	473,582	468,620	467,261
Accrued expenses Remittances in transit	1,970,206	1,931,063	1,916,212	2,024,626	1,838,916	2,293,861	2,307,131	2,184,089	2,185,188	2,360,182	2,374,156	2,244,914
	658,506	950,411	713,167	626,227	687,729	801,278	208,286	678,663	616,397	980,557	870,804	362,677
Derivativ financial instruments Other trading liabilities	165,553	150,842	220,262	254,900	177,089	400,590	269,921	248,432	393,631	366,762	299,603	318,354
	177,225	94,023	45,284	102,631	84,600	72,136	70,535	79,896	109,298	77,720	80,649	83,712
Others Total Liabilities	443,410	430,813	473,238	325,066	330,895	432,348	318,355	279,101	282,733	386,173	482,392	268,821
	133,250,371	135,545,471	142,088,483	140,379,773	140,268,762	142,440,309	147,781,547	141,361,002	142,279,169	142,132,722	143,302,437	144,472,210
Capital and Reserves	18,639,674	18,437,976	18,531,427	18,831,339	19,030,731	19,158,207	19,366,702	19,700,440	19,124,533	19,261,000	19,559,342	19,906,848
Issued Share Capital Ordinary share capital	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346	1,007,346	1,040,696	1,040,696	1,040,696	1,040,696	1,040,696
	792,261	792,261	792,261	792,261	792,261	792,261	792.261	825,611	825.611	825.611	825.611	825.611
Preference share capital Share Premium	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085
	2,322,948	2,322,948	2,322,949	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948	2,322,948
Non-Distributable Reserves	136,585	152,628	133,988 15,067,145	153,380	192,278	155,386 15,672,528	141,204	129,957	182,603	175,756	176,764	171,967 16,371,237
Distributable Reserves General reserve	15,172,796 7,771,783	14,955,054 7,771,501	7,866,609	15,347,666 7,906,647	15,508,160 7,931,657	7,971,458	15,895,205 8,627,215	16,206,839 8,726,168	15,578,287 8,743,740	15,721,600 8,762,907	16,018,934 8,818,875	8,884,081
Retained income Minority Interest	7,401,013	7,183,553	7,200,536	7,441,018	7,576,503	7,701,070	7,267,990	7,480,671	6,834,547	6,958,693	7,200,059	7,487,156
TOTAL LIABILITIES AND CAPITAL Memorandum items:	151,890,045	153,983,446	160,619,910	159,211,112	159,299,493	161,598,515	167,148,249	161,061,441	161,403,702	161,393,723	162,861,780	164,379,059
Intragroup bank deposits denominated in foreign currency Interbank deposits denominated in foreign currency	555,704	574,866	517,023	560,302	554,615	581,078	586,644	605,435	605,452	618,544	571,229	545,379
Intragroup bank borrowings denominated in foreign currency Interbank borrowings denominated in foreign currency	3	453	754	1,207	1,257	1,320	1,320	1,827	1,835	2,350	2,406	-
Non-bank group deposits denominated in foreign currency Non-bank group borrowings denominated in foreign currency		-	-	-	-	-	-	-	-			-
ASSETS												
Cash and Balances with the Banks Legal tender in Namibia	15,618,623	15,783,537	24,033,378	24,399,310	24,253,412	25,988,074	30,718,651	23,905,638	23,291,404	24,135,819	25,591,609	26,497,483
	1,363,379	1,250,471	1,406,510	1,291,618	1,448,039	1,333,854	1,270,896	1,512,586	1,384,047	1,389,853	1,497,363	1,579,436
Other currency holdings, gold coins and bulli-	141,106	141,848	142,030	110,467	144,447	140,561	147,691	216,860	108,348	152,640	176,373	210,530
Balances with Bank of Namibia	3,997,800	4,072,130	3,892,871	4,291,890	4,570,217	7,055,373	8,503,573	4,312,565	5,647,862	3,654,273	4,982,215	6,886,002
Statutory reserve account	1,318,220	1,302,380	1,327,381	1,365,130	1,381,698	1,386,541	1,400,765	1,411,369	1,439,796	1,424,809	1,387,589	1,428,644
Clearing account Other	1,359,884	1,763,460	1,414,573	1,927,358	1,402,371	1,518,381	2,722,179	1,490,131	1,486,951	1,181,675	2,155,220	2,073,328
	1,319,695	1,006,291	1,150,917	999,402	1,786,147	4,150,451	4,380,628	1,411,065	2,721,115	1,047,790	1,439,406	3,384,031
Balances with Banks Denominated in legal tender i	10,116,339	10,319,088	18,591,967	18,705,335	18,090,709	17,458,286	20,796,491	17,863,626	16,151,146	18,939,053	18,935,658	17,821,514
	4,975,885	5,381,842	12,075,738	11,775,880	12,087,027	12,775,846	15,198,976	12,144,663	12,054,555	12,455,643	12,936,528	13,298,922
Denominated in foreign currer	5,140,454	4,937,246	6,516,229	6,929,455	6,003,682	4,682,441	5,597,516	5,718,963	4,096,591	6,483,411	5,999,130	4,522,592
Short-Term Negotiable Securities	18,869,462	19,013,988	21,489,938	19,240,150	19,998,592	20,461,718	20,121,839	21,566,862	21,215,500	21,249,031	20,466,163	20,622,269
Negotiable Certificates of Deposits (NCDs) Treasury Bills	101,080	102,779	103,060	164,214	164,602	163,851	164,531	165,065	4,650,553	164,203	165,136	166,066
	16,724,420	16,816,447	19,272,690	16,909,712	17,668,226	17,432,346	17,769,464	19,084,582	14,333,712	18,878,996	18,413,950	18,149,006
Other Less: Specific provisions	2,046,594	2,097,294	2,116,792	2,169,748	2,169,339	2,870,045	2,192,368	2,321,739	2,236,006	2,210,426	1,891,687	2,311,748
	2.631	2.532	2,604	3,524	3,575	4,524	4,524	4.524	4,771	4,594	4,611	4,551
Total Loans and Advances Loans to banks- repayable in legal tender	109,648,194	111,977,969	106,872,257	108,284,409	108,507,287	107,502,850	108,076,359	108,262,584	108,861,020	108,639,543	109,339,260	109,965,870
Loans to banks - repayable in foreign current		-	-	-	-	-	-		-		-	
Loans to non-banks - repayable in foreign cu	61,869	132,211	130,408	230,710	255,706	383,510	267,829	278,794	342,666	170,751	261,420	370,290
Instalment debtors, hire purchase,	10,207,834	10,340,886	10,430,468	10,374,085	10,435,572	10,482,501	10,485,443	10,594,846	10,628,000	10,753,461	10,840,914	10,910,842
Residential mortgages Commercial real estate mortgages	42,998,281	43,082,040	43,220,028	43,306,014	43,441,515	43,377,010	43,568,160	43,676,340	43,790,679	43,989,772	44,173,044	44,247,637
	13,367,024	13,560,879	13,730,052	14,035,620	13,853,269	13,725,516	13,737,360	13,404,198	12,998,096	12,999,571	12,977,650	12,978,490
Personal loans	7,637,536	7,655,593	7,678,292	7,725,357	7,779,396	7,897,170	7,930,959	8,012,454	8,159,201	8,434,147	8,811,475	9,005,920
Fixed term loans	16,994,435	16,977,681	16,689,884	16,987,366	16,821,809	16,773,165	16,849,693	16,715,451	17,198,525	17,285,728	17,221,157	17,157,465
Overdraft Crdit card debtors	13,442,662	13,004,151	12,472,966	13,070,818	12,391,141	11,680,960	11,886,306	12,215,108	12,284,056	11,855,802	12,210,816	11,984,376
	720,956	737,440	725,401	735,115	752,605	747,809	749,668	758,068	762,882	759,080	777,992	763,253
Acknowledgement of debts discounted	227,833	248,766	248,775	248,734	398,407	248,652	248,653	466,314	498,586	343,007	38,474	341,652
Loans granted under resale agreement	2,441,168	4,754,634	33,292	55,358	68,047	41,764	32,026	40,324	39,575	38,276		39,143
Preference shares held to provide credit Other loans and advances	1,273,943	1,278,855	1,257,104	1,162,584	1,936,148	1,938,060	1,919,498	1,924,362	1,925,310	1,905,468	1,909,669	1,902,690
	274,654	204,833	255,587	352,648	373,673	206,733	400,765	176,325	233,443	104,480	116,651	264,114
Less: Specific provisions Less: General provisions	1,923,499 1,575,755	1,935,051 1.532.463	1,963,723 1,536,930	1,945,832 1,478,336	1,954,427 1,483,370	1,863,518 1,436,200	1,909,883 1,453,713	1,913,655 1,452,770	1,944,015 1,453.875	1,955,168 1,468,233	1,926,274 1,498,335	1,842,302
Less: Interest- in- suspense Net loans and advances	611,471	611,360	617,000	619,197	632,114	686,472	670,508	720,563	741,633	763,498	767,821	819,035
	105,537,469	107,899,095	102,754,604	104,241,044	104,437,376	103,516,660	104,042,254	104,175,596	104,721,496	104,452,644	105,146,830	105,790,084
Trading Securities- after mark-to-market adjustments Fixed Income	3,258,778 1,589,119	3,159,886	3,233,418	3,367,825	3,203,567	3,298,063	3,420,898	3,129,373	3,636,169	3,115,062	2,998,694	3,072,079
Equities Derivative instruments	1,589,119	1,484,189 - 170,414	1,510,801 - 224,424	1,563,484 - 281.052	1,494,527 - 196,086	1,478,286 - 290.348	1,572,704 - 278.195	1,585,233 - 261,145	1,902,951 - 427,276	1,404,888 - 394,555	1,403,364 - 310.823	1,437,062 - 343,953
Other	1,503,658	1,505,283	1,498,193	1,523,289	1,512,954	1,529,430	1,569,999	1,282,994	1,305,942	1,315,620	1,284,508	1,291,064
Available for sale securities - after marking-to-market	2,049,432	2,038,343	2,071,492	1,465,357	1,304,600	1,314,078	1,314,333	1,319,730	1,322,066	1,330,683	1,342,306	1,376,892
Fixed Income- (including NCDs held with ban	148,849	149,102	149,705	344,487	145,824	145,538	145,719	146,726	143,471	142,804	125,542	123,876
Listed equities Others- (including unlisted equities)	20,051	23,880	25,596	24,480	24,539	30,052	26,019	25,591	26,683	30,772	30,899	61,127
	1,880,531	1,865,361	1,896,191	1,096,390	1,134,237	1,138,488	1,142,595	1,147,413	1,151,911	1,157,107	1,185,865	1,191,889
Held to maturity securities Fixed Income- (including NCDs held with ban	837,352	781,644	875,215	899,066	955,852	910,776	1,017,610	1,401,151	1,594,685	1,369,893	1,487,090	1,408,686
	837,352	781,644	875,215	899,066	955,852	910,776	1,017,610	1,401,151	1,594,685	1,369,893	1,487,090	1,408,686
Others- (including unlisted equities) Less: Specific provisions on investments		-	-	-	-		-	-	-			-
associates and joint ventures Total trading and investment securities	6,041	6,041	6,041	6,041	6,041	6,041	6,041	6,041	6,041	6,041	6,041	6,041
	6,151,602	5,985,914	6,186,166	5,738,290	5,470,060	5,528,958	5,758,882	5,856,295	6,558,961	5,821,679	5,834,132	5,863,698
Property, plant and equipment	2,456,266	2,484,097	2,486,525	2,476,708	2,459,184	2,683,226	2,680,426	2,704,072	2,704,440	2,731,228	2,746,901	2,821,391
Premises of banking institution Other fixed property	1,218,853	1,213,223	1,209,917	1,204,853	1,197,776	1,407,430	1,403,796	1,397,959	1,390,049	1,426,938	1,432,039	1,490,877
	162,642	157,739	153,029	147,641	143,647	153,809	149,360	144,905	140,450	136,093	131,893	151,259
Computer equipments including peripherals Other- including vehicles, furniture and fitting	731,692	746,974	760,860	775,684	776,391	783,740	793,663	830,464	844,881	844,300	861,536	860,345
	343,078	366,160	362,719	348,529	341,370	338,247	333,607	330,744	329,059	323,898	321,434	318,910
Other assets Repossesed items	3,256,623	2,816,816	3,669,298	3,115,608	2,680,868	3,419,878	3,826,197	2,852,978	2,911,902	3,003,323	3,076,145	2,784,135
	186,693	200,864	224,963	240,668	256,798	255,051	245,561	246,859	248,391	241,548	218,632	208,937
Remittances in transit Receivables (net of provision)	612,581	305,057	1,543,010	806,527	652,263	348,023	1,549,296	212,877	258,581	415,904	521,441	148,512
	1,073,175	947,988	532,299	702,967	398,039	1,094,522	420,518	792,734	888,614	802,779	774,261	939,849
Deferred taxation Other	413,679	405,176	398,757	398,580	430,876	540,302	499,380	481,437	491,109	503,129	506,478	506,091
	970,497	957,732	970,269	966,865	942.892	1.181,980	1.111.441	1,119,072	1.025,208	1.039,963	1.055.332	980,745
TOTAL ASSETS	151,890,045	153,983,447	160,619,910	159,211,112	159,299,493	161,598,515	167,148,249	161,061,441	161,403,701	161,393,723	162,861,780	164,379,059
Memorandum items: Nominal value of trading portfolio	3,078,591	3,049,809	3,099,940	3,220,296	275,795	3,153,515	3,281,859	2,965,822	3,258,605	2,890,706	2,865,686	2,880,758
Nominal value of available for sale investment portfolio Market value of held-to-maturity investment portfolio	8,681,982	8,856,548	11,212,852	8,442,877	8,638,222	8,510,048	8,269,105	8,804,192	8,533,030	8,702,973	8,292,980	8,577,089
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