



Bank of Namibia

NAMIBIAN BANKING INDUSTRY AGGREGATED BALANCE SHEET (BIR 101) QUARTERLY FIGURES FOR THE YEAR 2022 (N\$'000)

ITEM DESCRIPTION	First Quarter				Second Quarter				Third Quarter				Fourth Quarter			
	31-Jan	29-Feb	31-Mar	30-Apr	31-May	30-Jun	31-Jul	30-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	12,080,949	11,568,417	11,203,236				
Deposits	5,894,500	8,036,034	11,802,853	11,457,532	10,546,427	10,988,978	10,829,014	11,054,196	10,721,661	11,290,401	11,162,749	10,746,302				
Intragroup	5,251,180	7,382,733	9,934,465	10,487,735	9,742,661	10,115,319	10,147,264	10,499,994	10,343,281	10,643,126	10,567,925	10,117,881				
Interbank	643,321	653,301	1,868,389	969,737	803,767	873,659	681,750	554,202	379,380	617,275	604,824	628,320				
Borrowings	517,382	269,658	581,918	411,405	213,170	833,783	323,587	359,800	515,558	384,634	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	211,285	731,186	220,319	257,189	412,181	112,284	151,383	203,177				
Balances Due To Bank Of Namibia	1,415,156	862,736	921,662	1,968,648	439,211	488,038	293,135	523,895	526,250	455,904	0	0				
Non-Bank Funding	121,553,536	121,909,788	124,464,284	122,531,035	125,071,446	125,569,836	132,561,707	125,165,658	125,250,276	124,966,424	126,641,396	129,080,309				
Deposits	112,715,754	112,744,947	115,596,583	113,558,898	116,049,430	116,201,800	123,173,178	116,119,699	116,098,291	115,664,032	117,374,213	119,707,933				
Current accounts	32,752,427	33,565,279	35,482,165	34,774,109	34,876,686	34,684,669	38,896,936	35,289,927	35,982,859	34,994,775	36,531,492	35,459,042				
Call deposits	27,197,076	26,887,953	25,454,361	26,263,544	27,912,865	27,030,539	31,365,028	29,234,783	26,858,391	27,240,719	26,164,730	28,027,242				
Savings deposits	3,342,053	3,396,499	3,382,941	3,418,937	3,432,933	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	22,474,500	21,424,487	22,213,076	21,471,001	22,126,283	22,905,498				
Negotiable Certificates of Deposits	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	23,277,244				
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	8,837,782	9,164,842	8,867,791	8,972,137	9,022,015	9,368,036	9,388,529	9,045,959	9,151,985	9,302,392	9,287,183	9,372,735				
Trading Liabilities	-	-	-	-	-	-	-	-	-	-	-	-				
Loans received under reposit	-	-	-	-	-	-	-	-	-	-	-	-				
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 receivable	-	-	-	-	-	-	-	-	-	-	-	-				
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	138,209,613	140,283,545				
Non-Funding-Related Liabilities	3,806,591	4,415,308	4,317,766	4,011,152	3,898,507	4,559,674	4,257,453	5,265,425	5,085,359	5,092,624	5,092,624	4,188,665				
Taxes payable	24,268	87,523	189,985	312,097	419,987	94,127	136,358	270,915	334,536	440,382	516,399	442,925				
Deferred Tax Payable	367,423	367,385	369,369	365,605	360,180	465,333	464,519	458,852	456,715	473,582	468,620	467,261				
Dividends payable	-	-	393,248	393,248	-	-	-	57,504	886,927	-	-	-				
Accrued expenses	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				
Remittances in transit	658,506	950,411	713,167	626,227	687,729	801,278	208,296	678,663	616,397	980,557	870,804	362,677				
Derivative financial instruments	165,553	150,842	220,262	254,900	177,089	400,590	269,921	248,432	393,631	366,762	299,603	318,354				
Other trading liabilities	177,225	94,023	45,284	102,631	84,800	72,136	70,535	79,896	109,298	77,720	80,649	83,712				
Others	443,410	430,813	473,238	325,066	330,895	432,348	316,355	279,011	282,733	366,173	482,392	268,821				
Total Liabilities	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	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				
Ordinary share capital	792,261	792,261	792,261	792,261	792,261	792,261	792,261	826,611	826,611	826,611	826,611	826,611				
Preference share capital	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085	215,085				
Share Premium	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	2,322,948	2,322,948	2,322,948				
Non-Distributable Reserves	136,585	152,628	133,988	153,380	192,278	155,386	141,204	129,957	182,603	175,756	176,764	171,987				
Distributable Reserves	15,172,796	14,955,054	15,067,145	15,347,666	15,508,160	15,672,528	15,895,205	16,206,839	15,578,287	15,721,600	16,018,934	16,337,217				
General reserve	7,771,783	7,771,501	7,866,609	7,906,647	7,931,657	7,971,458	8,627,215	8,726,168	8,743,740	8,762,807	8,818,875	8,894,081				
Retained income	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	6,958,793	7,200,059	7,443,136				
TOTAL LIABILITIES AND CAPITAL	151,890,045	153,983,447	160,619,910	159,211,112	159,299,493	161,598,515	167,148,249	161,061,441	161,403,702	161,393,723	162,861,780	164,379,059				
Minority Interest																
Memorandum items:																
Intragroup bank 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				
Interbank deposits denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-				
Intragroup bank borrowings denominated in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-				
Interbank borrowings denominated in foreign currency	3	453	754	1,207	1,287	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	15,816,623	15,783,537	24,023,378	24,399,210	24,253,412	25,988,074	30,716,651	23,905,638	23,291,494	24,135,819	25,591,609	26,497,483				
Legal tender in Namibia	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	1,389,653	1,497,363	1,579,436				
Other currency holdings, gold coins and bullion	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	6,354,273	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	1,389,884	1,763,480	1,414,513	1,927,356	1,402,371	1,918,381	2,722,179	1,486,951	1,181,875	2,155,220	2,073,326	2,073,326				
Other	1,199,696	1,006,261	1,150,817	998,402	1,786,147	4,150,451	4,300,628	1,411,065	2,221,115	1,907,799	1,439,498	1,384,033				
Balances with Banks	10,116,339	10,319,088	16,591,967	18,705,335	18,990,709	17,458,286	20,796,491	17,863,626	16,151,146	18,939,053	18,935,658	17,821,514				
Denominated in legal tender	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	12,536,528	13,298,922				
Denominated in foreign currency	5,140,454	4,937,246	6													