

**NAMIBIAN BANKING INDUSTRY
COMPUTATION OF AGGREGATED DATA
QUARTERLY FIGURES FOR THE YEAR 2025 (N\$ '000)**

Description	30/09/2025
	N(\$)
BALANCE SHEET	
TOTAL ASSETS	184,709,162
Cash and balances	20,869,430
Net Loans and Advances	119,876,872
Short-Term Negotiable Securities	28,720,880
Trading & Investment Securities	9,817,830
Property, plant & equipment	2,884,629
Other Assets	2,539,521
TOTAL CAPITAL AND LIABILITIES	184,709,162
Bank Funding - Deposits and Borrowings	3,190,416
Non-Bank Funding	148,726,221
Total Equity Capital	23,558,279
Other Liabilities-Non funding related liabilities	9,234,246
INCOME STATEMENT	
(for 3 months ended 30 September 2025)	
Interest Income	4,151,838
Interest Expense	1,781,982
Net Interest Income	2,369,856
Provisions for Loans Losses	231,702
Non-Interest Income	1,755,065
Total Income	4,124,921
Non-Interest Expense	2,241,185
Net Income after Tax	1,184,047
CAPITAL ADEQUACY	
Basel III (DSIBs)	
Total ELIGIBLE Tier 1 capital (primary capital)-BASEL-III	19,227,148
Tier 2 capital (secondary capital)-BASEL-III	2,198,764
Total eligible capital-BASEL-III	21,425,912
Risk-weighted assets-BASEL-III	129,049,735
Gross Assets-BASEL-III	196,194,571
Basel II (Non-DSIBs)	
Total Net Tier 1 capital (primary capital)	1,079,853
Tier 2 capital (secondary capital)	89,372
Total qualifying capital	1,169,225
Risk-weighted assets	3,736,537
Gross Assets	5,140,946
ASSET QUALITY	
Overdues	10,461,550
Non-performing loans	5,915,373
Specific provisions	2,366,779