



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 |