

NAMIBIAN BANKING INDUSTRY AGGREGATED BALANCE SHEET (BIR 101)

AGGREGATED BALANCE SHEET (BIR 101) QUARTERLY FIGURES FOR THE YEAR 2017 (N\$ '000)													
	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	4,552,737	4,332,271	4,909,216	4,096,001	3,271,643	4,787,558	4,690,502	2,969,360	3,793,734	3,522,143	4,012,530	4,915,402	
Deposits Intragroup	2,709,216 1,878,537	2,538,888 1,774,109	2,689,466 1,888,557	2,505,573 1,872,647	2,354,199 1,798,445	3,344,891 1,955,368	3,862,036 2,394,767	2,147,781 1,630,238	2,703,932 1,922,946	2,675,172 2,003,336	3,382,249 2,443,510	3,581,565 2,858,184	
Interbank	830,679	764,779	800,909	632,925	555,754	1,389,523	1,467,270	517,544	780,987	671,837 846,971	938,740	723,382	
Borrowings Intragroup	942,893 723,866	1,057,607 702,717	989,814 698,759	889,101 690,509	764,746 675,933	793,153 650,859	684,583 648,254	676,416 637,382	1,089,802 693,478	654,454	630,281 630,281	612,134 575,220	
Interbank Balances Due To Bank Of Namibia	219,028 900,627	354,890 735,777	291,055 1,229,936	198,592 701,327	88,813 152,698	142,294 649,514	36,329 143,883	39,034 145,163	396,323	192,517	-	36,914 721,702	
Non-Bank Funding Deposits	88,303,975 82,327,353	89,617,442 83,657,679	91,828,247 85,444,093	93,714,051 87,412,891	96,443,807 89,344,659	95,319,550 88,230,609	98,813,628 91,528,812	100,752,279 93,277,172	101,072,498 93,615,625	102,006,850 94,521,634	102,372,563 94,902,419	101,142,140 93,319,255	
Current accounts Call deposits	26,021,117 13,024,540	25,410,553 13,876,067	25,443,747 14,353,098	25,471,713 15,734,041	25,960,321 16,315,414	25,089,377 14,327,945	26,565,497 14,778,560	27,380,816 15,798,814	27,315,421 15,560,044	27,576,027 15,931,281	27,522,427 15,274,265	28,018,702 15,008,913	
Savings deposits Fixed and notice deposits	3,122,196 16,057,435	3,566,026 15,999,700	3,495,585 16,923,327	3,456,188 17,077,717	3,453,089 17,896,649	3,487,250 17,883,465	3,471,873 18,557,145	3,103,980 18,539,193	3,166,743 18,560,749	3,233,641 18,806,451	3,317,400 18,592,451	3,281,638 18,463,316	
Negotiable Certificates of Deposits Foreign currency deposits	20,763,983	21,216,344 3,588,989	20,903,525 4,324,812	20,981,983 4,691,250	21,573,775 4,145,411	23,265,324 4,177,247	23,607,987 4,547,749	24,323,153 4,131,216	23,917,013 5,095,656	24,122,760 4,851,474	23,918,240 6,277,635	23,397,628 5,149,058	
Borrowings	5,976,622	5,959,764	6,384,154	6,301,160	7,099,148	7,088,941	7,284,816	7,475,107	7,456,872	7,485,215	7,470,144	7,822,885	
Trading Liabilities Loans received under repurchase agreements Debt instruments issued	4,206,083	4,180,678	3,941,220	3,839,207	4,637,852	4,653,771	4,829,159	5,004,286	5,013,117	5,022,248	5,009,050	5,028,350	
Foreign currency loans received Other borrowings	1,770,539	1,779,085	2,442,934	2,461,953	2,461,295	2,435,170	2,455,657	2,470,821	2,443,756	2,462,967	2,461,094	2,794,536	
Total Funding-Related Liabilities Non-Funding Related Liabilities	92,856,712 3,301,637	93,949,714 3,501,932	96,737,464 3,047,898	97,810,052 3,242,346	99,715,450 2,021,659	100,107,108 3,322,339	103,504,131 2,998,735	103,721,639 3,855,197	104,866,232 3,397,348	105,528,993 3,955,149	106,385,093 4,103,723	106,057,542 2,981,276	
Taxes payable Deferred Tax Payable	112,054 395,627	172,034 406,319	232,382 409,641	320,859 301,922	398,212 414,789	58,846 475,563	105,998 477,193	225,374 479,997	271,422 484,823	356,744 486,081	417,946 481,413	312,881 504,298	
Dividends payable Accrued expenses	343,510 1,407,052	343,510 1,479,906	1,357,518	113,429 1,618,602	1,643,866	1,634,315	1,636,325	1,595,717	284,714 1,592,026	1,591,600	1,747,999	1,600,293	
Remittances in transit Derivativ financial instruments	346,446 182,103	412,539 194,488	364,506 164,029	393,156 154,158	(972,551) 141,808	692,800 133,644	435,850 158,405	578,442 152,362	469,435 159,613	856,374 307,233	741,596 140,845	229,028 192,955	
Other trading liabilities Others	192,435	176,936	199,257 320,565	199,901	213,174	167,041	39,528 145,437	197,789 625,515	2,382	45,091	232,253	16,330	
Others Total Liabilities	322,409 96,158,349	316,202 97,451,646	320,565 99,785,361	140,318 101,052,398	182,360 101,737,108	160,131 103,429,447	145,437 106,502,866	625,515 107,576,836	132,933 108,263,580	312,026 109,484,142	341,671 110,488,816	125,492 109,038,818	
Capital and Reserves	12,038,188	12,218,665	12,301,430	12,282,871	12,483,277	12,723,167	12,931,047	12,936,490	12,720,156	12,819,873	12,988,147	13,242,339	
Issued Share Capital Ordinary share capital	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	23,861 23,861	
Preference share capital Share Premium	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	2,262,554	
Non-Distributable Reserves Distributable Reserves	332,128 9,419,644	338,500 9,593,751	350,472 9,664,543	342,879 9,653,577	348,094 9,848,769	348,343 10,088,409	354,742 10,289,890	383,370 10,266,706	381,249 10,052,493	373,764 10,159,694	366,426 10,335,307	405,931 10,549,993	
General reserve Retained income	4,682,192 4,737,452	4,688,277 4,905,474	4,696,324 4,968,220	4,535,186 5,118,391	4,539,557 5,309,212	5,149,993 4,938,417	5,159,667 5,130,224	5,142,020 5,124,686	5,147,599 4,904,894	5,326,919 4,832,774	5,317,087 5,018,219	5,233,829 5,316,164	
Minority Interest	-	-		-	•						-	-	
TOTAL LIABILITIES AND CAPITAL Memorandum items:	108,196,537	109,670,311	112,086,792	113,335,269	114,220,386	116,152,615	119,433,913	120,513,326	120,983,736	122,304,014	123,476,963	122,281,157	
Intragroup bank deposits denominated in foreign currency Interbank deposits denominated in foreign currency	564,106	547,089	540,544	538,631	588,547	540,061	542,845	536,523	506,586	531,239	540,877	438,781	
Intragroup bank borrowings denominated in foreign currency Interbank borrowings denominated in foreign currency	623,806	601,824	592,264	587,800	575,042	549,077	548,225	536,455	532,362	554,396	529,356	473,399	
Non-bank group deposits denominated in foreign currency Non-bank group borrowings denominated in foreign currency	-	-		-		-		-		-	-	-	
ASSETS													
Cash and Balances with the Banks	7,702,499	7,950,850	10,398,922	10,920,797	12,236,555	11,365,299	13,193,027	13,118,192	12,212,177	12,000,507	13,238,637	11,585,622	
Legal tender in Namibia Other currency holdings, gold coins and bullion	1,212,645 71,595	1,129,458 74,786	1,154,384 76,251	1,137,686 123,024	1,257,238 105,452	1,154,380 65,199	1,117,409 74,995	1,195,241 95,330	1,082,432 83,280	1,255,158 88,729	1,290,447 77,513	1,594,941 56,058	
Balances with Bank of Namibia Statutory reserve account	2,618,824 985,217	2,286,370 975,639	3,451,532 979,118	2,700,085 983,923	3,730,197 1,004,031	3,634,670 1,022,504	4,994,734 1,049,298	3,894,532 1,041,817	4,777,262 1,081,011	3,191,680 1,088,485	3,641,897 1,084,109	6,776,913 1,076,613	
Clearing account Other	1,021,824 611,782	1,185,446 125,285	1,977,535 494,879	1,099,501 616,661	1,210,880 1,515,286	883,854 1,728,312	2,007,559 1,937,876	1,168,684 1,684,031	1,274,852 2,421,398	1,494,424 608,771	1,656,018 901,771	2,039,451 3,660,849	
Balances with Banks Denominated in legal tender in Namibia	3,799,435 1,252,989	4,460,236 2,116,798	5,716,756 2,692,145	6,960,002 3,088,834	7,143,667 3,495,346	6,511,051 4,522,703	7,005,889 3,351,439	7,933,088 3,530,511	6,269,204 3,814,652	7,464,940 3,130,523	8,228,780 3,202,079	3,157,710 1,225,530	
Denominated in foreign currencies Short-Term Negotiable Securities	2,546,446 9,751,260	2,343,439 9,789,875	3,024,611 9,664,228	3,871,168 9,507,209	3,648,321 9,862,850	1,988,348 9,369,428	3,654,450 11,154,017	4,402,577 12,056,490	2,454,552 13,137,660	4,334,417 13,426,544	5,026,701 12,297,268	1,932,180 11.739.105	
Negotiable Certificates of Deposits (NCDs) Treasury Bills	561,367 8,134,452	563,027 8,186,971	567,062 8,041,766	453,939 7,983,290	365,069 8,515,801	367,701 7,953,779	370,421 9,667,917	270,583 10,670,909	272,436 11,574,254	272,938 11,965,593	274,852 10,852,918	427,286 10,178,962	
Other Less: Specific provisions	1,055,441	1,039,876	1,055,400	1,069,980	981,980	1,047,947	1,115,679	1,114,997	1,290,970	1,188,013	1,169,498	1,132,857	
Total Loans and Advances	85,406,714	86,253,247	86,016,482	86,530,611	87,470,290	87,968,254	87,844,687	88,643,844	88,842,088	89,272,810	89,851,743	90,885,199	
Loans to banks- repayable in legal tender Loans to banks - repayable in foreign currencies	-	-		426	4,358	-	-	-		-	-	1,807	
Loans to non-banks - repayable in foreign currencies Instalment debtors, hire purchase, suspensive sales and	667,025 12,962,481	663,531 12,840,829	603,951 12,735,673	665,376 12,665,290	642,211 12,651,362	568,898 12,527,748	563,352 12,580,688	611,164 12,570,943	628,796 12,456,209	566,149 12,482,994	537,686 12,425,379	478,636 12,407,042	
Residential mortgages Commercial real estate mortgages	32,689,279 11,147,847	32,862,162 11,225,265	33,077,795 11,329,097	33,282,121 11,265,743	33,502,230 11,371,708	33,765,091 11,489,292	33,930,924 11,751,998	34,220,490 11,806,358	34,453,667 11,860,488	34,732,374 12,062,304	35,038,571 12,110,094	35,404,610 12,017,569	
Personal loans Fixed term loans	4,596,051 10,776,675	4,635,218 10.975.612	4,641,115 10.933.327	4,678,865 10,849,959	4,695,855 11,142,982	4,784,591 11.078.002	4,807,932 11,137,139	4,859,967 11,718,188	4,890,478 11,718,041	4,949,329 11.852.395	5,034,630 11.868.541	5,095,443 12,534,536	
Overdraft Crdit card debtors	11,065,871 542,657	11,621,621 557,008	11,374,639 546,923	11,598,644 563,147	11,851,396 569,214	12,214,804 588.017	11,593,467 589,327	11,630,789 593,655	11,473,674 606,838	10,936,084 615,524	11,347,610 641,918	11,266,465 646,978	
Acknowledgement of debts discounted	44,911	-	49,759	49,193	-		5,894	19,682	-	-	15,092	15,511	
Loans granted under resale agreement Preference shares held to provide credit	573,632	28,153 568,299	571,215	570,277	60,640 566,397	39,629 526,332	525,188	518,955	5,743 521,735	39,652 589,480	552,410	554,312	
Other loans and advances Less: Specific provisions	340,286 268,627	275,549 289,617	152,988 297,199	341,571 302,029	411,937 317,878	385,851 340,963	358,777 348,028	93,654 359,686	226,420 369,315	446,526 388,468	279,812 384,615	462,290 390,698	
Less: General provisions Less: Interest- in- suspense	658,343 166,285	664,315 171,105	667,642 174,784	669,286 184,011	680,884 191,863	679,051 196,579	678,649 209,420	688,647 219,740	682,558 231,485	698,405 243,175	696,416 258,770	695,149 269,889	
Net loans and advances Trading Securities- after mark-to-market adjustments	84,313,460 886,953	85,128,210 900,359	84,876,858 944,157	85,375,285 972,768	86,279,665 1,507,624	86,751,660 1,890,496	86,608,590 1,833,001	87,375,771 1,777,663	87,558,730 1,693,925	87,942,763 2,250,717	88,511,942 2,230,265	89,529,463 2,314,082	
Fixed Income Equities	574,091	577,931	608,258	648,195	782,082	672,868	696,604	628,039	616,251	781,281	989,433	1,011,157	
Derivative instruments Other	174,322 138,540	183,122 139,306	145,661 190,238	133,602 190,971	126,355 599,187	123,132 1.094,496	130,577 1,005,820	130,603 1,019,021	143,988 933,686	309,091 1,160,345	148,572 1,092,261	207,275 1,095,650	
Available for sale securities - after marking-to-market	1,510,733	1,600,006	1,632,702	1,634,831	1,648,497	1,640,055	1,663,702	1,771,785	1,890,099	1,929,370	1,921,211	1,850,295	
Fixed Income- (including NCDs held with banks) Listed equities	153,667 136,789	155,384 140,761	156,587 168,093	155,029 166,956	156,676 171,326	177,233 166,877	185,560 176,551	187,117 181,944	188,971 191,584	156,345 207,686	159,668 200,424	162,997 147,112	
Others- (including unlisted equities) Held to maturity securities	1,220,277 20,568	1,303,862 20,774	1,308,021 20,980	1,312,846 75,632	1,320,495 76,441	1,295,945 90,621	1,301,591	1,402,724	1,509,544	1,565,339	1,561,120	1,540,186	
Fixed Income- (including NCDs held with banks) Others- (including unlisted equities)	-	-	-	-		-	-	-	-	-	-	-	
Less: Specific provisions on investments Investments in unconsolidated subsidiaries, associates and joint	20,568	20,774	20,980	75,632	76,441	90,621	22,473	22,820	22,898	22,924	23,326	23,430	
Total trading and investment securities Property, plant and equipment	2,418,254 1,864,182	2,521,139 1,880,579	2,597,839 1,886,981	2,683,231 1,888,972	3,232,562 1,885,830	3,621,173 1,892,703	3,519,176 1,883,958	3,572,268 1,899,433	3,606,922 1,901,945	4,203,011 1,904,892	4,174,803 1,919,941	4,187,807 2,017,502	
Property, prant and equipment Premises of banking institution Other fixed property	929,657	930,088	924,347	919,657	923,698	913,039	909,209	899,565	905,486	905,840	913,274	926,851	
Computer equipments including peripherals	577,962	595,480	606,261	609,561	603,403	609,006	604,655	628,106	624,139	621,620	626,671	697,019	
Other- including vehicles, furniture and fittings Other assets	356,564 2,146,883	355,011 2,399,657	356,372 2,661,964	359,755 2,959,777	358,729 722,925	370,658 3,152,352	370,094 3,075,145	371,761 2,491,171	372,319 2,566,303	377,432 2,826,299	379,995 3,334,373	393,632 3,221,658	
Repossesed items Remittances in transit	3,273 760,355	3,317 836,966	3,727 1,019,277	3,727 1,274,576	3,727 (992,063)	3,596 1,068,906	4,934 1,125,358	22,148 591,390	22,212 598,347	24,109 1,154,861	24,205 1,220,740	24,239 1,207,618	
Receivables (net of provision) Deferred taxation	550,059 112,190	558,840 97,284	679,653 83,074	680,405 90,054	719,830 92,168	884,073 90,880	884,561 93,519	847,845 99,502	873,220 100,582	632,365 99,163	927,046 107,862	911,406 107,810	
Other TOTAL ASSETS	721,005 108,196,537	903,251 109,670,311	876,233 112,086,792	911,014 113,335,271	899,263 114,220,386	1,104,897 116,152,615	966,774 119,433,913	930,286 120,513,324	971,941 120,983,737	915,801 122,304,015	1,054,519 123,476,963	970,585 122,281,157	
Memorandum items:	670.405	603,541	625.257	664.010	1,219.057	1,556,504	1.522.634	1,644,112	1.381.536	1.841.359	1,773,555		
Nominal value of trading portfolio Nominal value of available for sale investment portfolio	670,405 4,700,148	603,541 4,796,419	625,257 4,740,826	664,010 4,875,990	1,219,057 5,106,833	1,556,504 4,881,954	1,522,634 6,107,806	1,644,112 6,956,885	1,381,536 7,648,000	1,841,359 7,338,379	1,773,555 7,034,851	1,832,470 6,296,381	
Market value of held-to-maturity investment portfolio	0	- (0)	- (0)		-	-		-		-	-	-	

(0) (0)