



Bank of Namibia

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

Period	03/31/2025	6/30/2025	9/30/2025	12/31/2025
NPL Ratio	5.5%	5.0%	5.5%	
Specific provisions/NPLs	39.0%	40.7%	39.5%	
Overdue loans/ Total Loans	7.9%	8.4%	8.5%	
Sectoral distribution of loans to total loans(% of total)	100.0%	100.0%	100.0%	
Agriculture & Forestry	6.0%	5.3%	5.1%	
Fishing	2.2%	1.7%	1.7%	
MiningAndQuarrying	2.2%	2.6%	2.5%	
Manufacturing	3.0%	4.0%	3.9%	
Construction	3.4%	3.3%	3.2%	
ElectricityOilGasWater	2.4%	2.4%	2.9%	
Trade & Accommodation	8.0%	7.6%	7.3%	
Transport and Communication	2.7%	3.0%	3.0%	
FinanceAndInsurance	5.7%	5.6%	6.3%	
Real estate	7.8%	6.9%	3.6%	
BusinessServices	6.4%	7.7%	7.9%	
GovernmentServices	4.7%	4.1%	4.5%	
Individuals	41.8%	42.0%	29.6%	
Other	3.9%	3.8%	15.5%	
Geographical distribution of loans to total loans(% of total)	100.0%	100.0%	100.0%	
Caprivi	0.5%	0.5%	0.5%	
Erongo	9.9%	9.1%	9.3%	
Hardap	1.4%	1.3%	1.3%	
Omaheke	1.5%	1.5%	2.0%	
Omusati	1.0%	0.6%	1.1%	
Khomas	72.8%	59.3%	73.7%	
Kavango	1.0%	1.0%	0.7%	
Oshana	3.7%	4.5%	0.7%	
Karas	2.0%	2.0%	1.4%	
Ohangwena	0.7%	0.7%	0.6%	
Oshikoto	1.6%	1.2%	4.0%	
Otjozondjupa	3.2%	17.6%	1.2%	
Kunene	0.7%	0.7%	3.6%	
Foreign currency denominated loans to total loans	0.2%	0.2%	0.7%	
Foreign currency denominated liabilities to total liabilities	7.2%	6.6%	7.2%	
Residential real estate loans to total loans	37.2%	36.9%	36.3%	
Commercial real estate loans to loans	10.4%	10.3%	9.9%	
Return on Equity (ROE)	19.7%	19.8%	20.20%	
Return on Assets (ROA)	2.5%	2.6%	2.6%	
Cost to Income Ratio	51.8%	55.9%	55.9%	
Interest margin to gross income	56.3%	56.3%	71.1%	
Interest margin to gross loans	1.8%	1.9%	2.4%	
Noninterest expenses to gross income	51.0%	53.6%	75.0%	
Trading foreign exchange gains (losses) to gross income	8.8%	7.2%	0.1%	
Personnel expenses to noninterest expenses	51.6%	50.6%	31.0%	
Trading income to total income	9.9%	8.2%	0.6%	
Liquid Assets Held /Liquid Assets Required	209.0%	194.1%	220.8%	
Liquid Assets/Total Assets	18.0%	17.1%	16.2%	
Liquid assets (broad measure) to short-term liabilities	20.6%	19.7%	21.4%	
Liquid assets (broad measure) to total assets	20.9%	19.4%	22.1%	
Customer deposits to total (noninterbank) loans	26.6%	27.5%	6.4%	
Total Loans/Total Deposits	83.2%	86.1%	239.7%	
Total Loans/Total Assets	65.8%	67.5%	73.2%	
Leverage Ratio (BASEL II)	22.4%	22.2%	21.0%	
Tier 1 RWCR	31.1%	30.6%	28.9%	
Tier 1 RWCR (BASEL-II)	31.1%	30.6%	28.9%	
Total RWCR (BASAL-II)	34.5%	33.1%	31.3%	
CET1 Capital Ratio BASEL III	15.4%	17.3%	14.8%	
CET1 Leverage Ratio BASEL-III	9.4%	10.8%	9.8%	
Leverage Ratio BASEL III	9.4%	10.8%	9.8%	
Total Eligible Capital Ratio BASEL III	16.2%	18.0%	16.6%	