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News Worth Knowing



IMF urges Namibia to cut civil service and reform SOEs and taxes

TUESDAY 17 JUNE 2025

MAIN STORY



IMF urges Namibia to cut civil service and reform SOEs and taxes

The International Monetary Fund has called on Namibia to implement specific structural reforms including reducing the public wage bill through civil service reform, restructuring state-owned enterprises (SOEs), and tightening tax administration.

These steps, the IMF said, are critical to correcting long-standing fiscal pressures and unlocking private sector-led growth.

In its latest Article IV Consultation report, the IMF said the country must prioritise civil service reform, state-owned enterprise

overhauls, and stronger public financial management to boost long-term stability

Crucial Dates

- **Bank of Namibia Monetary Policy announcement date:**
 - * 18 June 2025
 - * 13 August 2025
 - * 15 October 2025
 - * 3 December 2025
- **Commonwealth Business Summit 2025**
Windhoek, Namibia 18 - 20 June 2025

and inclusive growth.

"Accelerating fiscal reforms, including enacting a comprehensive civil service reform to contain the wage bill, is essential," the IMF Executive Board said.

The report highlights several structural weaknesses, including high unemployment, policy uncertainty, and economic exposure to weather shocks.

The IMF noted that Namibia's economic growth declined from 5.4% in 2022 to 3.7% in 2024, primarily due to weak diamond demand and a severe drought.

"Noting the subdued growth outlook reflecting global trade policy uncertainty and domestic structural rigidities, high unemployment, and inequality, Directors emphasised the need for further efforts to harness Namibia's economic potential," the Board stated.

The IMF also called for increased public investment, better social protection programmes, and more resilient infrastructure. It warned that while inflation is easing, risks from global financial conditions and trade policy fragmentation remain elevated.

"Directors stressed the need to accelerate fiscal reforms... and enhancing tax administration to solidify fiscal consolidation," the IMF said.

The Fund advised Namibia to gradually align its interest rate with that of South Africa to protect the currency peg, provided capital outflows remain under control.

"In the absence of capital outflows, Directors recommended gradually aligning the policy rate with that of the South African Reserve Bank," the IMF Board said.

It also praised efforts by the Bank of Namibia to introduce bank resolution policies and strengthen oversight in the financial sector, including plans for counter-cyclical capital buffers.

"Directors welcomed the continued progress in enhancing financial sector resilience, notably through the introduction of the bank resolution policy," the IMF said.

The report stressed the importance of removing Namibia from the Financial Action Task Force grey list by bolstering the anti-money laundering and counter-terrorist financing framework.

"Continued efforts to strengthen the AML/CFT framework are crucial to expedite removal from the FATF grey list," the Board said.



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O&L Leisure acquires Le Mirage and Divava lodges

O&L Leisure has acquired Le Mirage Resort & Spa in the Sossusvlei area and Divava Okavango Resort & Spa on the Kavango River.

The deal is subject to approval by the Namibian Competition Commission.

Sven Thieme, Managing Director of O&L Leisure and Executive Chairman of the Ohlthaver & List (O&L) Group, said the acquisition is part of the company's plan to grow its presence in Namibia's top tourist destinations.

"This expansion marks a key moment in realising our 'Namibia Through Our Eyes' vision. These iconic desert and river locations bring our unique hospitality approach to some of Namibia's most treasured landscapes," said Thieme.

"We don't take our guests to just any place where there is a tree. We take our guests to where there is a story, history and natural





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CLOSING DATE: 20 June 2025



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wonder.”

With the addition of these two lodges, O&L Leisure now has six destinations in its portfolio, including mountain retreats, coastal resorts, desert experiences and wildlife encounters.

Ad Bouman, speaking on behalf of the sellers, welcomed the acquisition.

“O&L is a well-established and respected player in Namibia’s tourism sector. We are confident that Le Mirage and Divava will continue to grow under their management while keeping their unique identity. We are especially reassured by their strong commitment to employee development and well-being,” he said.

O&L said the acquisition supports its Vision 2029, which aims to promote Namibia as a leading international travel destination.

The company plans to create a luxury circuit through key regions of the country,

O&L is a well-established and respected player in Namibia’s tourism sector.

offering guests a complete Namibian travel experience.

Thieme said both lodges would continue operating as normal while the company works to align them with O&L Leisure’s service standards.

“We are excited about these acquisitions, which strengthen our commitment to showcasing Namibia’s beauty and diversity. Each property will offer guests a gateway to Namibia’s story,” he said.



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Locket out, but not left behind: A new vision for youth housing

By Sarah Goroh

In a country where over 70% of the population is under the age of 35, housing should not be a dream, it should be a right.

Yet, for many young Namibians, owning a home or even renting one has become a difficult challenge.

Too many of our youth are not met with opportunity, but with uncertainty, after years of studying, graduating from university or college, and striving for growth and independence. That uncertainty stems from a growing concern: unemployment and the housing & rental crisis.

Namibia's housing market is becoming increasingly inaccessible, especially for young people just starting their careers.

In Windhoek, the capital and economic hub, rental prices continue to rise, often without clear regulation or oversight. Landlords and developers operate in a free market environment, setting prices that are often far beyond what the average young person can afford.

At present, there is no functional Rental Control Board except on paper and no similar mechanism or guiding body to monitor and guide rental pricing. This leaves many youth feeling shut out of the market, struggling to secure affordable housing, even when employed.

So, what future are we offering our youth? Are we suggesting that after graduating, their only option is to rent indefinitely; or worse, never afford decent accommodation?



Too many of our youth are not met with opportunity, but with uncertainty, after years of studying, graduating from university or college, and striving for growth and independence.

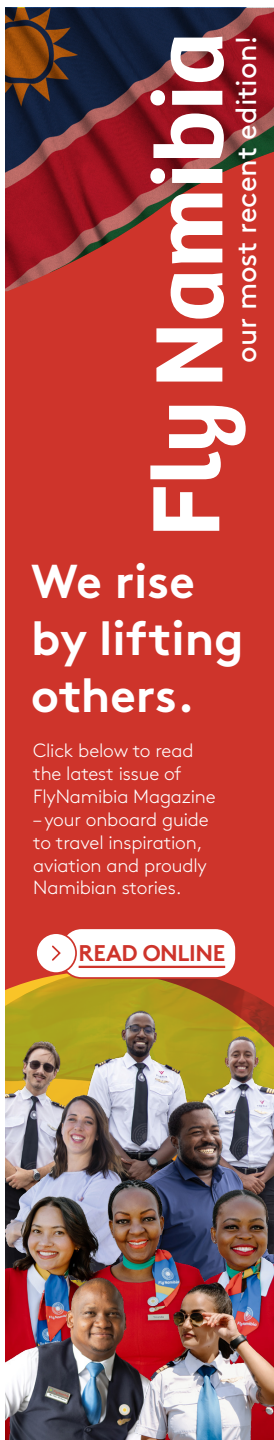
That they must spend years chasing bank approvals, and even then, only qualify for a 20 to 30 year home loan if at all?

That if they don't earn enough, they will remain trapped in a cycle of overpriced rentals, or have to settle in overburdened informal settlements?

Already, many of our youth are struggling to even secure their first jobs, being asked for two or more years of experience for entry-level jobs, and those who do acquire jobs are faced with the irony of being able to afford high monthly rent, yet being told they don't qualify for a home loan. Are we prepared for a future where owning a home becomes a privilege, not a possibility?

Land: The Missing Piece in the Youth Housing Puzzle

In addition to housing, one of the most overlooked yet critical factors is access to land. Without the access to serviced and



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affordable land, there can be no sustainable long-term solution to housing.

Yet for many young Namibians, owning a plot of land remains just as distant as owning a house. Urban land prices are far beyond reach for most entry-level earners, while the processes to acquire affordable land are often lengthy and difficult to navigate.

The reality is, many youth desire to build their own home, but they have nowhere to build. If we want to empower the next generation, we need to prioritize land accessibility and affordability as part of our national housing strategy.

This process can be accelerated through collaboration between the government and local authorities to identify and allocate youth-focused land development zones, accompanied by flexible payment models. Such initiatives would not only help bridge the housing gap, but could also boost local economies through construction, building material acquisition, and job creation.

Furthermore, land access initiatives could be paired with empowerment workshops, to equip youth with the knowledge and the tools they would need to own and develop their land over time.

There is good news and real

potential.

The Namibian government has already made efforts in the past to address the housing issue through housing schemes and programs that aim to improve access and affordability. These are important steps in the right direction, and they should be commended.

However, there is room to build on this momentum. These efforts should be fast-tracked, particularly in areas like Windhoek, where the housing and rental situation has become increasingly strained. There is growing concern about affordability as well as the fact that these housing schemes often fail to reach the most vulnerable youth and unemployed graduates.

We all share a common goal: to prevent a future where young people are left without secure housing options, or where informal settlements become permanent solutions. Many of these settlements lack basic services, sanitation and infrastructure. While they serve an immediate need, we should work together to ensure that all Namibians, especially the youth, have access to safe, dignified, and sustainable living environments.

So where do we go from here?

We should start by understanding the depth and detail of the issue. To do that,

the Namibia Statistics Agency (NSA) or Urban Planning Commission could play a leading role in conducting a comprehensive national housing survey focused on youth. This would give us accurate data about who is struggling, where the needs are greatest, and what kinds of housing solutions are most appropriate.

And here lies an inspiring opportunity: unemployed youth could be part of the solution. By training young people to assist in gathering this data across all 14 regions, we not only empower them with temporary employment, but also involve them in shaping the policies that will influence their future. It is a powerful, participatory approach that gives our youth ownership of the process and a voice in the outcomes.

Bridging the Gap: Collaboration is Key

One of the greatest barriers to solving Namibia's housing and land crisis is the lack of collaboration between key players and stakeholders. Too often, government ministries, local authorities, planning commissions, financial institutions, developers, and organizations operate in isolation, each pursuing their mandates without a clear unified vision or shared strategy. This divided approach delays housing progress, leaving citizens,

especially the youth, stuck in uncertainty.

If we are to provide meaningful solutions, we need a platform that brings together all relevant stakeholders, such as the Ministry of Agriculture, Fisheries, Water and Land Reform, Ministry of Urban and Rural Development, Urban planning commission, finance institutions, Namibia Estate Agents Board, the private sector, policy makers and civil society.

These groups would need to align their efforts, exchange information, mobilize joint resources, and develop strategies that address both short and long-term housing challenges. Through this type of collaboration, we can advance from planning to implementation, turning the housing crisis into an opportunity for national empowerment.

Furthermore, we should consider establishing a functional Rental Control Board or regulatory structure that ensures fair, transparent pricing in the rental market. This would help protect tenants, encourage ethical practices, and restore balance to a housing sector that is currently beyond the reach of many.

We should also encourage financial institutions to explore more youth-inclusive financing models. Currently, there are many young people

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paying high monthly rent, yet are being told they do not qualify for a bond. If a person can demonstrate the capacity to manage rent, surely this could be a helpful indicator in assessing bond eligibility or to establish rent-to-own housing options.

And finally, we should continue supporting public-private housing partnerships that focus on affordable, youth-friendly housing developments. These efforts can create vibrant communities that reflect the energy and diversity of Namibia's young




population.


This is not a burden for any single entity to carry alone, it is an opportunity for us to come together, across government, private sector, civil society, and the youth themselves, to shape a better future for all. Namibia's youth are capable, resilient, and ready. They are not asking for handouts, they are asking for access, fairness, and a chance to contribute meaningfully to the nation's progress.

Let us work hand in hand to ensure that housing becomes a platform for growth,

not a barrier to it. Let us remember that the youth are not just the leaders of tomorrow, they are the builders of today. And they deserve the foundation of a home from which to build their dreams. If we act together, with empathy and intention, we can turn this housing crisis into a story of hope, national perseverance and shared success.

**Sarah Goroh is a
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2063) Ambassador,
Jet Age Nations
Builders and can
be contacted on
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TENDER

First date of publication: 21 May 2025

TENDER NO: DBMNE0532 GENERAL CONSUMABLES

DESCRIPTION:
Debmarnie Namibia is seeking experienced service providers for the supply of general consumables on an uninterrupted base, to Debmarine Namibia Warehouse in Lüderitz.

SCOPE OF WORK:
The listed consumable items must be quoted inclusive cost of delivery/transportation to Lüderitz.

CLOSING DATE: 23 June 2025 at 12:00


REQUEST FOR ELECTRONIC TENDER DOCUMENT:
Registered businesses interested in providing such services are requested to register at **Asite Marketplace:** <https://za.marketplace.asite.com/> to obtain a tender document with reference number **DBMNE0532 GENERAL CONSUMABLES**

ENQUIRIES:
The Commercial Officer
Tel: +264 61 297 8481
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Bidders must register on our electronic platform Asite Marketplace: <https://za.marketplace.asite.com/> to participate in this tender.

DISCLAIMER:
Debmarnie Namibia shall not be responsible for any costs incurred in the preparation and submission of a response to this tender and furthermore reserves the right not to extend this tender into any future tenders, negotiations and or engagements.

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BUSINESS









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HANDBOOK



Windhoek building plan approvals reach N\$2.27 billion

Building plan approvals in Windhoek have reached N\$2.27 billion over the past twelve months, driven by a sharp rise in commercial and industrial projects.

This marks a 25.0% year-on-year increase in total value, despite a 1.1% drop in the number of approved plans, according to IJG Securities.

"Over the past twelve months, a total of 1,896 building plans were approved, valued at N\$2.27 billion," IJG stated.

In May alone, the City of Windhoek

approved 179 plans valued at N\$177.6 million, up 33.6% in number and 21.6% in value compared to April.

"Year-to-date, the value of approvals for commercial and industrial properties is N\$255.4 million higher compared to the same period last year," the report said.

Approvals for residential and addition projects are down. So far this year, property additions have declined by N\$134.4 million and residential approvals by N\$70.5 million compared to 2024.

"Year-to-date data shows a mixed trend

across different property categories," IJG noted. Building completions dropped sharply in May. Only 16 buildings were completed, valued at N\$23.2 million. That reflects a 90.2% year-on-year drop in number and a 71.4% decline in value.

"May 2024 recorded the highest number of completions since February 2022, making the current decline largely a result of a high base effect," IJG said.

There were 144 property additions approved in May, valued at N\$43.7 million. While the number rose 27.4% month-on-month, the value dipped 0.7%.

"Year-to-date, 588 property additions have been approved, valued at N\$265.6 million – down 3.6% in number and 33.6% in value," IJG reported.

Only 12 property additions were completed during the month, valued at N\$3.7 million, far below the five-year monthly average of 49 completions.

Residential activity showed some recovery in May, with 30 plans approved worth N\$49.1 million. This reflects an 87.5% increase in number and a 55.0% rise in value from April, due to a low base.

"Year-to-date, 199 residential units have been approved with a total value of N\$281.3 million, reflecting declines of 16.8% and 20.0% in number and value, respectively," IJG stated.

Only three residential units were completed in May, at a value of N\$5.1 million. This is the lowest since April 2020.

Commercial and industrial plans led the value gains. Five plans worth N\$84.9 million were approved in May, unchanged in number but up 265.0% from April.

"Over the past twelve months, commercial unit approvals declined by 17.2% to 48 units, but the cumulative value rose sharply by 177.3% to N\$795.7 million," IJG said.



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Strategic communication drives impact

By Samuel Linyondi

Since strategic communication is a specialised approach to distributing and receiving information, the skill is similar to social interaction.

The function is about communicating the best message through the correct channels to the right people at the right time and using feedback from this process to stay focused on company goals and stakeholders. If one party maintains silence, the relationship becomes fruitless and redundant.

Strategic Communication also involves building trust and solving problems. Just as friends need honesty and clarity to stay close, companies must be clear and consistent to maintain strong relationships with employees and customers. Miscommunication can lead to confusion, conflict, and suboptimal marketing results.

In the 1980s, Strategic Communication relied heavily on print, memos, and landline calls. Over time, it evolved with email, intranets, and social media, becoming faster, more interactive, and central to brand management and stakeholder engagement. This highlights its strategic importance for success. Strategic communication is essential for fostering productive organisational and external stakeholder relationships.

The importance of Strategic Communication in any sector

Effective communication is essential for organisational success and stakeholder confidence in a rapidly changing operating environment shaped by regulatory evolution, digital transformation, and shifting customer expectations.



“

Stakeholder engagement also forms a core part of the Bank's external communication efforts.

Externally, Strategic Communication is central to maintaining public trust and credibility. For banks, reputation is a critical asset. Bank Windhoek recognises the value of transparent, consistent, and responsible communication with customers, regulators, and the broader public. The Bank understands that Strategic Communication is central to building confidence.

Through various platforms, including public statements, community initiatives, financial education programmes, and digital outreach, Bank Windhoek provides relevant and accessible information to its stakeholders. These efforts support financial literacy, promote safe and responsible banking, and ensure customers are informed about their rights and available services.

Stakeholder engagement also forms a core part of the Bank's external communication efforts. Maintaining open and professional relationships with the Bank of Namibia, government bodies, and private sector partners is critical for policy alignment, risk management, and long-term sustainability. Effective communication supports the stability of the broader financial system and reinforces the Bank's role as a trusted institutional partner.

Effective brand positioning

Strategic Communication also supports brand positioning and differentiation in an increasingly competitive market.

Bank Windhoek's communication efforts reflect its values of responsible banking, customer focus, and national development.

By highlighting the Bank's contributions to local communities, small and medium enterprise development, and sustainability, it strengthens its identity as a leading Namibian institution committed to inclusive growth and a responsible corporate citizen, providing value to all its stakeholders.

Internally, Strategic Communication is key to ensuring operational efficiency and regulatory compliance.

Clear and timely information-sharing across departments enhances coordination and helps all employees understand their roles, responsibilities, and institutional objectives.

This is particularly important in the Namibian financial sector, which is governed by a robust legal and regulatory framework, including the Bank of Namibia Act and the Financial Intelligence Act.

Strategic Communication is also vital during periods of change or risk. Strong internal communication facilitates fast decision-making, clear delegation, and consistent messaging. It helps reduce uncertainty, maintain employee engagement, and safeguard the integrity of operations.

It also strengthens supplier relations by ensuring clarity, trust, and mutual understanding. Timely, transparent communication helps resolve issues, align expectations, and build long-term, productive partnerships that support business success.

With its compelling storytelling, stakeholder engagement, and enhancement of brand trust across diverse platforms and audiences, Strategic Communication is no longer a peripheral activity.

It is a significant function that enables the Bank and many other corporations to maintain transparency, manage complexity, and deliver value across all stakeholder groups to drive impact.

****Samuel Linyondi is Bank Windhoek's Strategic Communication Manager***

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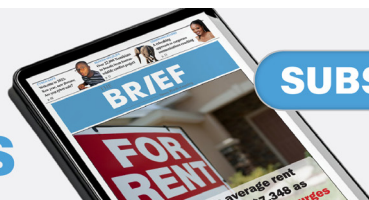
Namibia to digitise Parliamentary records

Namibia's Parliamentary Library, as part of the National Assembly's 2023-2027 Strategic Plan and the E-Parliament Strategy, plans to establish a central digital archive using the open-source platform D-Space.

Speaking at the opening of the 22nd Annual Conference of the Association of Parliamentary Libraries of Eastern and

Southern Africa (APLESA), Speaker of the National Assembly, Saara Kuugongelwa-Amadhila, said this initiative will digitise key documents including debates, committee reports, and ministerial statements to promote transparency, preserve institutional memory, and foster greater civic engagement. "The 2023-2027 National Assembly Strategic Plan

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and the E-Parliament Strategy support the digitisation of Parliamentary processes by improving access to online documents such as Committee Reports and Order Papers. Furthermore, the library envisions establishing a central digital archive (using the open-source platform D-Space) to provide easy access to key Parliamentary records, such as debates, committee reports, and ministerial statements for Members of Parliament, staff, and the public,” she said. She further explained the importance of digital libraries in promoting transparency, accountability, and informed decision-making. She noted that Namibia had taken a historic step with the enactment of the Access to Information Act in 2022, which affirms the right of every citizen to access public information. The ongoing digitisation of parliamentary records, she said, is critical to realising this right.


“Transparency and accountability are promoted and upheld in the process. Digitalisation plays a significant role towards the effective implementation of this law through online platforms. The envisaged appointment of an independent Information Commissioner will complement this effort,” she said.

However, the Speaker also acknowledged

the challenges many parliaments face, including inadequate ICT funding, copyright complexities, and low levels of digital literacy. She emphasised the need to capacitate parliamentary staff and members to fully leverage digital tools.

“Lack of digital literacy can also severely hinder access to and use of digital resources. As we transition, we need to capacitate the stakeholders, who are the staff and members of Parliament to ensure that the digitalisation process is fully optimised,” she said.


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TENDER

First date of publication: 23 May 2025

TENDER NO: DBMNE0534 WELDING ACCESSORIES AND GASES

DESCRIPTION:
 Debmarine Namibia is seeking experienced service providers for the supply of welding accessories and gas on an uninterrupted base, to Debmarine Namibia Warehouse in Lüderitz.

SCOPE OF WORK:
 The listed consumable items must be quoted inclusive cost of delivery/transportation to Lüderitz.

CLOSING DATE: 24 June 2025 at 12:00


REQUEST FOR ELECTRONIC TENDER DOCUMENT:
 Registered businesses interested in providing such services are requested to register at **Asite Marketplace:** <https://za.marketplace.asite.com/> to obtain a tender document with reference number **DBMNE0534 WELDING ACCESSORIES AND GASES**

ENQUIRIES:
 The Commercial Officer
 Tel: +264 61 297 8481
 Email address: e-tender@debmarine.com
 Subject line: DBMNE0534 WELDING ACCESSORIES AND GASES

Bidders must register on our electronic platform Asite Marketplace: <https://za.marketplace.asite.com/> to participate in this tender.

DISCLAIMER:
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Debmarine Namibia shall not accept submissions rendered after the closing date and time.



Trading power: Why the world's future runs through the Commonwealth

By Hon Shirley Ayorkor Botchwey

In an increasingly uncertain and unpredictable world, the road to a prosperous, sustainable future runs through the Commonwealth.

Critical minerals like copper, cobalt, lithium and rare earths are powering the clean energy and digital revolutions.

But too little attention is paid to where these minerals are found – or who truly benefits from them.

Some Commonwealth countries are home to significant deposits of these resources, others are vital transit and processing hubs, and our longstanding trade relationships position us close to the heart of the global resource economy.

The clamour for these resources is intensifying at the same time that the global trading system is coming under unprecedented strain.

Geopolitical tensions, rising costs and reshoring policies are fragmenting supply chains and challenging long-standing assumptions about globalisation.

This volatility affects all Commonwealth countries, but for small and vulnerable states, this goes beyond disruption and becomes existential.

In this context, the Commonwealth offers something few others can: trust, stability, and scale. Across our 56 nations, trade is on average 21% cheaper than between non-Commonwealth partners.



“

Some Commonwealth countries are home to significant deposits of these resources, others are vital transit and processing hubs, and our longstanding trade relationships position us close to the heart of the global resource economy.

Intra-Commonwealth trade now stands at \$850 billion and continues to grow. If we act boldly and collectively, we can push that number beyond \$2 trillion in the coming years.

This is why I have placed trade and investment at the heart of the Commonwealth's renewal. It is our engine for resilience — and a route to fairness.

We are advancing a series of strategic priorities to drive this transformation:

First, local value-addition. Too many resource-rich countries remain locked into exporting raw materials.

The Commonwealth is working to shift that paradigm — supporting local refining, manufacturing, and high-value

processing, so that jobs and investment stay where the resources originate.

Second, sustainable and responsible mining.

We are developing common standards for ethical extraction, environmental protection, and community benefit. As global demand rises, we must ensure our resources are developed in a way that is both competitive internationally and fair to local communities — avoiding practices that exploit them.

Third, unlocking strategic finance.

Through initiatives like the Commonwealth Investment Network and Commonwealth Business Summit, we are connecting bankable, sustainable projects to global capital — especially in infrastructure, clean energy, and green industrialisation.

Tools like blended finance and de-risking instruments will be central to scaling our ambition.

Fourth, accelerating digital trade. We are investing in digital infrastructure and harmonised trade systems — using tools like AI-powered logistics, paperless customs and interoperable standards to reduce transaction costs and expand access, especially for women and youth entrepreneurs.

Fifth, advancing food security and resilience. From climate-resilient agriculture to regional food trade, the Commonwealth is committed to ensuring our people both power the future, and feed it too.

These are the pillars of a practical, purpose-driven trade agenda that is inclusive, innovative, and investable.

Inclusive, because every Commonwealth citizen deserves to see and feel the benefits of trade: through jobs, opportunity, and shared prosperity.

Innovative, because we must embrace

digital systems and harmonised rules that allow even the smallest business to trade globally.

Investable, because we are matching capital with need, and designing partnerships that unlock real development.

For too long, the rules of trade and investment were written without those at the margins of value chains.

Now, as old systems fracture and new ones emerge, the Commonwealth has a golden opportunity to help shape a new direction and a more inclusive global economy.

Because when others raise barriers, we build bridges, and in a time of fragmentation, we offer connection.

This connection goes beyond the ties of history: we are a modern, dynamic platform to trade our way to a better future, and this is our moment to shift from extraction to equity and from volatility to value.

We do not need to choose between ambition and fairness. We can — and must — deliver both.

Because when the world looks to decarbonise, digitise and develop, it will look to us.

What is critical for the world can become transformational for millions across the Commonwealth.

We must seize this opportunity — moving trade beyond the exchange of goods and services, embracing new ideas, deeper connections and bold innovations to secure a fair share in the forces that will power the century ahead — and unlock the full potential of our US\$2 trillion trade advantage for a new era.

****Hon Shirley Ayorkor Botchwey is Commonwealth Secretary-General.***



Enriching
Generations

FINANCIAL MARKET MONITOR

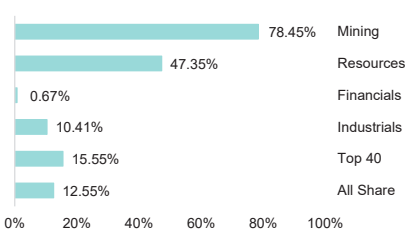
Commodities

Spot Gold	3383.03
Platinum	1266.11
Palladium	1050.96
Silver	32.17
Uranium	69.90
Brent Crude	75.09
Iron Ore	90.20
Copper	9747.28
Natural Gas	3.83
Lithium	7.85

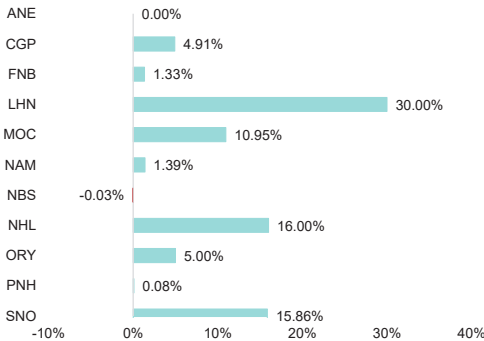
Currencies

USD/ZAR	17.8989
EUR/ZAR	19.2300
GBP/ZAR	24.1934
USD/CNY	7.1830
EUR/USD	1.1533
GBP/USD	1.3516
USD/RUB	78.7604
CPI	3.50%
Repo Rate	6.75%
Prime Rate	10.50%

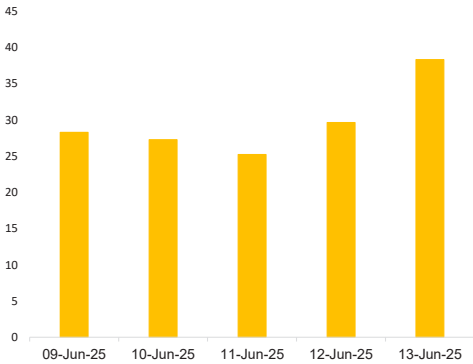
JSE Sectors: Year to Date in %



NSX Local Stocks: Year to Date in %



JSE ALL SHARE VALUE TRADED (ZAR BILLIONS)



Global Indices: Year to Date in %

