



NAMIBIAN BANKING INDUSTRY
AGGREGATED MINIMUM LIQUID ASSETS (BIR 610)
QUARTERLY FIGURES FOR THE YEAR 2019

(All amounts to be rounded off to the nearest N\$'000)

Line no.	First Quarter			Second Quarter			Third Quarter			Fourth Quarter			
	31-Jan	28-Feb	31-Mar	30-Apr	31-May	30-Jun	31-Jul	31-Aug	30-Sep	31-Oct	30-Nov	31-Dec	
Average total deposits (incl. NCDs issued)*	1	102,510,547	100,228,944	102,848,341	105,488,555	107,545,528	109,602,179	111,114,885	107,702,912	109,710,873	109,781,319	110,592,010	112,444,248
Average amount of loans and advances received	2	8,711,385	9,228,419	9,756,799	8,447,998	8,469,445	8,529,527	8,343,244	9,365,177	9,237,903	9,201,297	9,325,909	8,664,399
Average amount of other liabilities (Excl. capital)	3	4,729,621	4,026,211	5,076,203	4,499,064	3,414,982	3,404,176	3,464,705	3,133,785	5,284,606	4,582,123	3,805,593	4,024,906
Average total liabilities (total of line items 1 - 3)**	4	115,951,533	113,483,573	117,681,344	118,435,605	119,429,955	121,535,882	122,922,835	120,201,874	124,233,382	123,564,740	123,723,512	125,133,554
Liquid assets required to be held over the compliance period - at 10% of line item 4, column 1	5	11,595,153	11,348,357	11,768,134	11,843,560	11,942,995	12,153,588	12,292,283	12,020,187	12,423,338	12,356,474	12,372,351	12,513,355
Average daily amount of liquid assets held over the compliance period (total of line items 2-6)	6	16,385,568	17,738,407	19,680,546	19,951,308	20,659,062	19,482,057	20,195,997	20,405,072	19,990,165	20,213,700	19,929,048	19,089,638
Notes and coins which are legal tender in Namibia, gold coin and bullion	7	1,752,710	1,664,072	1,656,743	1,560,175	1,399,458	1,308,464	1,294,866	1,376,978	1,329,232	1,392,751	1,465,130	1,490,063
Clearing account balances held with Bank of Namibia	8	1,743,192	1,907,579	2,863,842	2,349,960	2,342,272	1,905,316	2,963,634	1,934,037	1,483,458	1,307,422	1,403,700	1,355,451
Call account balances held with Bank of Namibia	9	257	486	845	233	238	22,904	254	334	12,864	359	370	66,443
Securities of the Bank of Namibia	10	21,552	158,929	471,753	650,080	1,274,533	1,056,071	555,150	641,811	525,620	809,930	164,995	-
Treasury Bills of the Government of Namibia	11	8,666,912	9,891,461	10,434,101	11,137,466	11,151,928	10,726,085	10,876,878	11,769,288	11,687,694	11,916,162	12,165,601	11,426,223
Stocks, securities, bills and bonds of the Government of Namibia	12	3,733,385	3,693,828	3,665,755	3,739,251	3,848,273	4,063,512	4,220,936	4,375,599	4,509,161	4,465,510	4,371,944	4,392,459
STRIPS*** bonds	13	71,225	71,225	71,225	69,380	69,175	69,175	69,175	69,175	69,175	67,323	67,125	67,125
Investment graded debt securities issued by Namibian Public Sector Entities (PSE) and Corporates	14	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000
Any other securities, bonds and bills fully guaranteed by the Government of Namibia, which form part of the public issue	15	-	-	-	-	-	-	-	-	-	-	-	-
Net amount of loans and deposits, repayable on demand, plus the net amount of negotiable certificates of deposits (NCDs) with Namibian banking institutions or building societies other than a subsidiary of fellow subsidiary of the banking institution or building society concerned or of a banking society by which the banking institution or building society concerned is controlled directly or indirectly.	16	375,335	329,828	495,281	423,423	552,283	279,530	194,101	216,850	351,762	233,202	249,183	270,874
Excess/deficiency (line item 6 above less line item 5)	17	4,790,414	6,390,050	7,912,411	8,107,747	8,716,066	7,328,469	7,903,713	8,384,885	7,566,827	7,857,226	7,556,696	6,576,282
Memorandum item: AVERAGE NET INVESTMENTS IN NCDs AND INTERBANK TERM DEPOSITS/ LOANS	18	97,664	94,325	87,303	89,887	128,555	206,122	183,956	165,377	178,465	172,781	76,703	120,648