



**NAMIBIAN BANKING INDUSTRY
AGGREGATED MINIMUM LIQUID ASSETS (BIR 610)
QUARTERLY FIGURES FOR THE YEAR 2021 (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	113,431,803	113,086,801	112,577,198	114,177,086	114,838,684	111,699,691	110,827,453	110,555,124	112,330,978	111,498,668	114,289,313	115,226,996
Average amount of loans and advances received	2	7,683,094	8,148,958	7,921,669	8,169,095	7,578,235	8,146,641	8,401,611	9,054,102	8,669,096	9,158,196	8,767,345	8,121,428
Average amount of other liabilities (Excl. capital)	3	4,433,855	4,231,919	4,383,893	4,515,091	4,769,392	3,921,560	3,806,646	4,908,332	3,477,164	3,893,541	3,921,019	3,977,403
Average total liabilities (total of line items 1 - 3)**	4	125,548,752	125,467,678	124,882,759	126,861,273	127,186,312	123,767,892	123,035,711	124,517,557	124,477,238	124,550,405	126,977,677	127,325,827
Liquid assets required to be held over the compliance period at 10% of line item 4, column 1	5	12,554,875	12,546,768	12,488,276	12,686,127	12,718,631	12,376,789	12,303,571	12,451,756	12,447,724	12,455,040	12,697,768	12,732,583
Average daily amount of liquid assets held over the compliance period (total of line items 7-16)	6	19,494,691	19,532,133	20,969,357	20,733,186	19,541,744	19,626,088	20,729,431	21,386,515	22,150,230	22,858,959	23,001,241	23,238,724
Notes and coins which are legal tender in Namibia, gold coin and bullion	7	1,337,048	1,305,782	1,419,300	1,338,298	1,313,357	1,248,588	1,233,408	1,282,950	1,260,671	1,271,762	1,445,469	1,579,122
Clearing account balances held with Bank of Namibia	8	1,277,269	1,412,174	2,170,456	1,501,296	1,282,429	1,145,233	1,711,965	1,289,354	1,666,599	1,878,835	1,882,950	2,082,461
Call account balances held with Bank of Namibia	9	38,565	7,686	24,271	22,540	7,015	10,460	12,367	8,055	8,140	8,655	9,221	11,148
Securities of the Bank of Namibia	10	67,742	351,899	752,386	313,333	24,213	36,896	83,611	85,187	70,299	136,144	188,402	55,018
Treasury Bills of the Government of Namibia	11	11,223,559	10,699,470	10,976,294	11,521,925	11,145,902	11,343,352	12,202,243	12,976,360	13,452,135	13,921,996	13,796,802	13,629,823
Stocks, securities, bills and bonds of the Government of Namibia	12	5,282,553	5,239,077	5,436,343	5,356,633	5,321,576	5,359,275	5,389,871	5,381,576	5,426,870	5,489,861	5,553,213	5,665,953
STRIPS*** bonds	13	63,025	63,025	63,025	63,025	63,025	60,975	60,975	60,975	60,975	41,059	38,925	38,925
Investment graded debt securities issued by Namibian Public Sector Entities (PSE) and Corporates	14	-	-	-	-	-	-	-	-	-	-	-	-
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 deposit, repayable on demand, plus the net amount of negotiable certificate 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	204,931	453,021	127,281	616,135	384,228	421,309	34,991	302,057	204,540	110,647	86,259	176,274
Excess/deficiency (line item 6 above less line item 5)	17	6,939,816	6,985,366	8,481,081	8,047,059	6,823,113	7,249,299	8,425,860	8,934,759	9,702,506	10,403,918	10,303,473	10,506,141
Memorandum item: AVERAGE NET INVESTMENTS IN NCDs AND INTERBANK TERM DEPOSITS/LOANS	18	89,146	98,942	101,254	97,497	102,292	91,708	80,485	-	-	132,588	132,658	132,165