



COMPUTATION OF AGGREGATED MINIMUM LIQUID ASSETS RETURN (BIR 610)  
QUARTERLY FIGURES FOR THE YEAR 2025 (N\$ '000)

Description	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025
	January	February	March	April	May	June	July	August	September	October	November	December
	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)	N(\$)
Average total deposits (incl NCDs issued)*	1,721,374	1,623,609	1,629,111	1,561,087	1,590,846	1,423,912	1,431,272	1,455,402	1,440,280			
Average amount of loans and advances received	1,923,085	1,926,900	1,953,459	1,997,446	1,980,446	2,122,085	2,058,627	1,962,508	2,050,622			
Average amount of other liabilities (Excl capital)	253,150	211,037	171,592	167,535	244,349		141,596	199,636	196,755	267,783		
Average total liabilities (total of line items 1 - 3)**	3,897,609	3,761,546	3,754,162	3,726,068	3,815,643	3,687,596	3,629,535	3,614,657	3,758,685			
Liquid assets required to be held over the compliance period at 10% of line item 4, column 1	389,761	376,155	375,416	372,607	381,564	368,760	362,954	361,466	375,869			
Average daily amount of liquid assets held over the compliance period (total of line items 7-16)	727,633	738,351	795,109	923,001	741,019	747,760	753,559	787,813	830,252			
Notes and coins which are legal tender in Namibia, gold coin and bullion	31,973	47,358	89,432	57,044	65,257	81,078	81,455	96,760	113,706			
Clearing account balances held with Bank of Namibia	265,804	237,216	189,616	360,370	129,783	134,466	130,403	203,066	229,893			
Call account balances held with Bank of Namibia	33,702	33,095	32,929	32,819	33,566	32,485	31,820	31,503	32,562			
Foreign currency deposits placed with the Bank of Namibia	0	0	0	0	0	0	0	0	0			
Securities of the Bank of Namibia	0	0	0	0	0	0	0	0	0			
Treasury Bills of the Government of Namibia	327,260	336,483	393,943	372,312	410,415	419,281	434,885	386,622	380,665			
Investment graded debt securities issued by Multilateral Development Banks or Multilateral Development Organizations, denominated in domestic currency	0	0	0	0	0	0	0	0	0			
Stocks, securities, bills and bonds of the Government of Namibia	51,031	51,395	51,747	50,282	50,327	50,691	51,008	51,443	51,783			
STRIPS*** bonds	0	0	0	0	0	0	0	0	0			
Investment graded debt securities issued by Namibian Public Sector Entities (PSE) and Corporates	0	0	0	0	0	0	0	0	0			
Any other securities, bonds and bills fully guaranteed by the Government of Namibia, which form part of the public issue	0	0	0	0	0	0	0	0	0			
Net amount of loans and deposit, repayable on demand, with Namibian banking institutions or building societies other than a subsidiary or fellow subsidiary of the banking society concerned or of a banking institution or building society by which the banking institution or institution	17,863	32,804	37,442	50,174	51,671	29,759	23,988	18,419	21,643			
Excess/deficiency (line item 6 above less line item 5)	337,872	362,196	419,693	550,394	359,455	379,000	390,606	426,347	454,384			
Memorandum item: AVERAGE NET INVESTMENTS IN NCDs AND INTERBANK TERM DEPOSITS/ LOANS	0	0	0	0	0	0	0	0	0			