

**CONSOLIDATED REPORT OF ALL BANKS**

**JANUARY 2018 (E '000)**

	OCT	NOV	DEC	JAN	FEB	MAR	APR	May	June	July	August	September	October	November	December	January	MONTHLY
<b>ASSETS</b>	<b>2016</b>	<b>2016</b>	<b>2016</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2017</b>	<b>2018</b>	<b>CHANGE</b>
1.NOTES AND COINS	346,465	390,040	491,429	357,205	357,148	348,428	438,003	452,267	352,227	417,279	440,279	377,520	422,442	371,041	512,940	380,784	-25.8%
2.DUE FROM BANKS	3,058,148	3,728,569	4,595,550	3,471,179	3,041,950	2,340,706	3,035,533	3,962,817	4,230,182	4,459,204	4,688,845	3,734,600	3,810,211	4,789,058	3,976,882	4,573,114	15.0%
3.INVESTMENTS	3,047,408	2,988,641	3,049,786	2,880,116	2,926,783	2,911,891	3,025,767	3,033,500	3,004,829	2,842,019	2,964,981	3,171,104	3,324,277	3,171,942	3,862,501	3,359,506	-13.0%
4.BILLS RECEIVABLE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.LOANS AND ADVANCES	11,037,925	11,497,847	11,326,857	11,019,566	11,199,712	11,056,574	11,070,389	11,247,978	11,491,339	11,638,144	11,738,593	12,453,393	12,168,966	12,318,360	11,977,769	12,448,070	3.9%
6.UNCLEARED EFFECTS	737	2,019	8,941	10,619	14,403	19,463	11,429	59,642	6,387	244	18,796	126,385	14,573	14,442	9,568	105,498	1002.6%
7.FIXED ASSETS	428,202	429,714	433,838	440,386	461,128	473,347	511,137	512,589	518,704	515,922	522,825	523,193	527,450	525,568	525,447	523,713	-0.3%
8.OTHER REAL ESTATE OWNED	7,129	7,152	7,189	7,705	7,705	7,687	7,695	7,743	7,759	7,759	7,770	7,830	8,104	8,138	8,154	8,172	0.2%
9.CUST.LIAB.(ACCEPT.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10.OTHER ASSETS	1,005,709	814,034	618,315	762,305	680,832	781,046	862,029	757,834	847,811	706,945	594,304	777,757	881,824	1,160,233	1,040,854	890,697	-14.4%
<b>TOTAL</b>	<b>18,931,724</b>	<b>19,858,017</b>	<b>20,531,903</b>	<b>18,949,081</b>	<b>18,689,661</b>	<b>17,939,141</b>	<b>18,961,981</b>	<b>20,034,370</b>	<b>20,459,240</b>	<b>20,587,516</b>	<b>20,976,393</b>	<b>21,171,782</b>	<b>21,157,846</b>	<b>22,358,782</b>	<b>21,914,114</b>	<b>22,289,555</b>	<b>1.7%</b>
<b>LIABILITIES:</b>																	
12.DEPOSITS	13,579,957	14,854,914	15,559,822	14,015,037	13,940,902	13,152,816	13,607,714	14,440,733	15,298,115	15,332,936	15,645,422	15,901,404	15,904,890	16,806,037	16,158,265	16,602,330	2.7%
13.DUE TO BANKS	831,406	514,229	514,624	669,528	216,110	311,109	472,386	593,942	456,708	549,886	279,334	82,777	228,534	262,717	482,613	419,983	-13.0%
14.BILLS PAYABLE	6,669	5,314	5,338	3,528	6,663	18,059	10,606	10,055	8,910	9,584	9,785	9,479	9,502	15,845	8,506	10,045	18.1%
15.INTERBRANCH BALANCES	5,459	17,380	6,616	2,732	3,998	3,161	36,369	28,818	8,997	29,984	6,095	41,901	31,654	6,359	26,834	5,907	-78.0%
16.BORROWINGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.BANK'S LIAB.(ACCEPT.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.OTHER LIABILITIES	883,199	792,354	722,258	520,019	718,393	659,783	1,056,821	1,038,221	857,867	793,071	1,105,839	1,149,221	944,082	1,197,166	1,109,492	1,139,785	2.7%
19.TOTAL LIABILITIES	15,306,691	16,184,191	16,808,658	15,210,843	14,886,066	14,144,929	15,183,895	16,111,768	16,630,596	16,715,462	17,046,475	17,184,782	17,118,662	18,288,124	17,785,710	18,178,050	2.2%
20.DEFERRED LIABILITIES	51,647	52,006	50,190	50,563	50,899	51,272	51,633	52,005	50,177	50,548	50,918	51,277	51,647	52,006	50,190	50,563	0.7%
21.CAPITAL AND RESERVES	3,573,386	3,621,820	3,673,056	3,714,679	3,752,696	3,742,940	3,726,453	3,870,598	3,778,467	3,821,506	3,879,000	3,935,723	3,987,537	4,018,651	4,078,214	4,060,943	-0.4%
<b>TOTAL</b>	<b>18,931,724</b>	<b>19,858,017</b>	<b>20,531,904</b>	<b>18,976,085</b>	<b>18,689,662</b>	<b>17,939,141</b>	<b>18,961,981</b>	<b>20,034,371</b>	<b>20,459,240</b>	<b>20,587,516</b>	<b>20,976,394</b>	<b>21,171,782</b>	<b>21,157,846</b>	<b>22,358,781</b>	<b>21,914,114</b>	<b>22,289,556</b>	<b>1.7%</b>
<b>RATIOS:</b>																	
<b>LOANS TO TOTAL DEPOSITS</b>	81.28%	77.40%	72.80%	78.63%	80.34%	84.06%	81.35%	77.89%	75.12%	75.90%	75.03%	78.32%	76.51%	73.30%	74.13%	74.98%	0.9%
<b>CAPITAL TO TOTAL DEPOSITS</b>	26.31%	24.38%	23.61%	26.50%	26.92%	28.46%	27.38%	26.80%	24.70%	24.92%	24.79%	24.75%	25.07%	23.91%	25.24%	24.46%	-0.8%
<b>LIQUIDITY HELD TO DEPOSITS</b>	26.66%	23.82%	26.53%	26.67%	24.49%	26.04%	29.01%	28.75%	23.56%	25.62%	28.72%	27.71%	27.51%	26.75%	26.56%	27.66%	1.1%