

CONSOLIDATED REPORT OF ALL BANKS

DECEMBER 2014 (E '000)

	NOV 2013	DEC 2013	JAN 2014	FEB 2014	MAR 2014	APR 2014	MAY 2014	JUNE 2014	JULY 2014	AUG 2014	SEPT 2014	OCT 2014	NOV 2014	DEC 2014	MONTHLY CHANGE
<b>ASSETS</b>															
1.NOTES AND COINS	238 252	282 611	233 770	237 631	265 612	258 685	283 943	283 953	292 531	265 266	278 129	219 858	279 509	402 905	44.15%
2.DUE FROM BANKS	2 842 050	2 662 555	2 081 464	2 026 351	2 136 850	2 494 137	2 244 355	2 521 954	2 029 320	2 376 767	2 642 718	2 733 571	2 766 401.93	2 425 271.00	-12.33%
3.INVESTMENTS	2 415 695	1 812 259	1 828 370	2 315 196	1 637 605	1 590 661	1 660 136	1 592 246	1 548 822	1 413 028	1 472 095	2 062 059	1 778 340.05	1 860 469.00	4.62%
4.BILLS RECEIVABLE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
5.LOANS AND ADVANCES	8 833 217	9 046 184	8 914 257	8 412 519	9 022 485	8 965 260	9 273 952	9 208 296	9 590 334	9 690 789	9 704 495	8 553 954	9 706 482.09	9 838 578.33	1.36%
6.UNCLEARED EFFECTS	65 224	21 669	37 904	118 890	53 065	29 153	94 470	84 735	22 328	57 072	32 154	73 869	281 524.47	64 747.02	-77.00%
7.FIXED ASSETS	280 516	286 017	287 337	281 929	296 031	294 099	335 106	334 812	335 692	334 072	339 125	287 871	339 120.10	344 835.42	1.69%
8.OTHER REAL ESTATE OWNED	1 819	1 826	1 826	1 830	5 187	5 187	5 216	5 222	5 222	5 223	5 223	5 223	5 351.00	5 369.00	0.34%
9.CUST.LIAB.(ACCEPT.)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
10.OTHER ASSETS	276 394	325 019	315 191	292 297	260 793	283 180	254 334	387 866	443 765	544 634	508 920	211 472	441 490.11	221 646.02	-49.80%
<b>TOTAL</b>	<b>14 953 167</b>	<b>14 438 140</b>	<b>13 700 119</b>	<b>13 686 642</b>	<b>13 677 628</b>	<b>13 920 361</b>	<b>14 151 512</b>	<b>14 419 085</b>	<b>14 268 015</b>	<b>14 686 850</b>	<b>14 982 859</b>	<b>14 147 876</b>	<b>15 598 219</b>	<b>15 163 820</b>	-2.78%
<b>LIABILITIES:</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
12.DEPOSITS	10 580 711	10 129 571	9 590 436	9 665 672	9 763 694	9 867 179	10 024 529	10 478 015	10 091 924	10 246 503	10 330 352	10 009 261	10 816 957.00	10 816 551.75	0.00%
13.DUE TO BANKS	984 799	1 063 247	755 091	778 278	504 908	579 610	589 415	527 481	663 400	892 241	943 801	817 147	741 018.57	831 087.00	12.15%
14.BILLS PAYABLE	11 024	8 798	11 170	8 574	7 386	9 293	8 557	6 974	8 802	5 760	5 156	8 490	8 651.00	7 400.00	-14.46%
15.INTERBRANCH BALANCES	31	31	0	3 528	31	2 699	166	339	853	1 012	800	31	2 291.00	2 834.00	23.70%
16.BORROWINGS	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0.00%
17.BANK'S LIAB.(ACCEPT.)	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0.00%
18.OTHER LIABILITIES	867 626	699 294	770 027	679 259	782 098	807 689	834 791	706 899	748 756	656 311	878 382	768 958	1 229 454.74	656 385.35	-46.61%
19.TOTAL LIABILITIES	12 444 191	11 900 941	11 131 908	11 215 310	11 058 116	11 266 470	11 457 458	11 719 708	11 513 735	11 801 827	12 158 491	11 603 887	12 798 372.31	12 314 258.10	-3.78%
20.DEFERRED LIABILITIES	81 711	80 953	81 504	82 633	82 607	83 158	81 684	80 930	81 481	82 032	82 583	81 160	81 692.00	101 069.00	23.72%
21.CAPITAL AND RESERVES	2 427 264	2 456 246	2 486 708	2 387 699	2 536 905	2 570 733	2 612 370	2 618 446	2 672 800	2 802 992	2 741 785	2 462 829	2 718 154.58	2 748 494.24	1.12%
<b>TOTAL</b>	<b>14 953 166</b>	<b>14 438 140</b>	<b>13 700 119</b>	<b>13 686 642</b>	<b>13 677 628</b>	<b>13 920 361</b>	<b>14 151 512</b>	<b>14 419 084</b>	<b>14 268 015</b>	<b>14 686 851</b>	<b>14 982 859</b>	<b>14 147 875</b>	<b>15 598 219</b>	<b>15 163 821</b>	-2.78%
<b>RATIOS:</b>															
LOANS TO TOTAL DEPOSITS	83.48%	89.30%	92.95%	87.12%	92.41%	90.86%	92.51%	87.88%	95.03%	94.58%	93.94%	85.46%	89.73%	90.96%	1.36%
CAPITAL TO TOTAL DEPOSITS	22.94%	24.25%	25.93%	24.73%	25.98%	26.05%	26.06%	24.99%	26.48%	27.36%	26.54%	24.61%	25.13%	25.41%	1.12%
LIQUIDITY HELD TO DEPOSITS	26.92%	21.98%	26.44%	26.76%	25.53%	24.63%	24.40%	23.30%	23.99%	27.05%	27.66%	26.80%	25.66%	27.53%	7.25%