

CONSOLIDATED REPORT OF ALL BANKS

DECEMBER 2015 (E '000)

	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	MONTHLY
ASSETS	2014	2014	2014	2014	2014	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	CHANGE
1.NOTES AND COINS	265 266	278 129	219 858	279 509	402 905	278 377	246 383	353 121	319 026	287 889	323 607	292 348	301 181	325 965	284 566	329 529	482 273	46.35%
2.DUE FROM BANKS	2 376 767	2 642 718	2 733 571	2 786 402	2 425 271	2 580 978	2 154 672	2 105 238	3 020 971	2 667 090	2 255 513	2 610 401	3 129 331	3 627 325	2 778 524	3 646 058	3 485 747	-4.40%
3.INVESTMENTS	1 413 028	1 472 095	2 062 059	1 778 340	1 860 469	1 874 790	1 888 876	1 759 326	1 755 102	1 836 036	2 095 161	2 139 629	1 787 273	1 823 713	1 911 204	1 802 900	2 079 245	15.33%
4.BILLS RECEIVABLE	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	-	0.00%
5.LOANS AND ADVANCES	9 690 789	9 704 495	8 553 954	9 706 482	9 838 578	9 720 097	9 858 584	9 664 563	9 663 746	9 852 710	10 067 474	9 970 797	10 148 169	10 963 210	10 441 561	10 990 799	11 067 200	0.70%
6.UNCLEARED EFFECTS	57 072	32 154	73 869	281 524	64 747	76 321	56 690	79 272	80 610	118 297	25 201	58 060	39 590	88 542	25 143	88 542	11 173	-87.38%
7.FIXED ASSETS	334 072	339 125	287 871	339 120	344 835	342 212	343 566	341 848	339 160	337 637	339 343	339 595	339 725	337 043	343 408	336 700	351 566	4.42%
8.OTHER REAL ESTATE OWNED	5 223	5 223	5 223	5 351	5 369	5 369	5 407	5 955	5 955	6 140	6 226	6 226	6 241	6 247	6 247	6 247	6 268	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	544 634	508 920	211 472	441 490	221 646	256 044	241 528	223 262	245 939	285 066	295 026	260 825	359 038	466 944	374 887	473 673	485 656	2.53%
TOTAL	14 686 850	14 982 859	14 147 876	15 598 219	15 163 820	15 134 227	14 795 727	14 532 586	15 430 510	15 390 864	15 407 551	15 677 882	16 110 549	16 838 008	16 329 189	17 674 448	17 969 128	1.67%
LIABILITIES:	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0.00%
12.DEPOSITS	10 246 503	10 330 352	10 009 261	10 816 957	10 816 552	11 187 639	10 498 322	10 358 450	11 075 914	10 770 263	10 978 397	10 994 790	11 617 474	12 333 736	11 890 337	12 336 887	12 455 988	0.97%
13.DUE TO BANKS	892 241	943 801	817 147	741 019	831 087	1 975 001	585 327	438 293	667 258	742 857	752 384	896 469	636 355	244 067	567 321	253 194	782 746	209.15%
14.BILLS PAYABLE	5 760	5 156	8 490	8 651	7 400	20 742	15 732	8 210	13 846	13 931	10 841	15 613	16 982	16 307	13 211	16 308	4 828	-70.39%
15.INTERBRANCH BALANCES	1 012	800	31	2 291	2 834	46 107	2 350	3 011	4 410	5 577	4 290	3 976	2 412	234 412	9 648	234 412	14 461	-93.83%
16.BORROWINGS	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0.00%
17.BANK'S LIAB.(ACCEPT.)	0	0	0	0	0	67 539	0	0	0	0	0	0	0	-	-	-	-	0.00%
18.OTHER LIABILITIES	656 311	878 382	768 958	1 229 455	656 385	793 790	759 985	748 304	646 362	810 498	614 376	660 403	689 633	808 365	720 817	820 311	794 628	-3.13%
19.TOTAL LIABILITIES	11 801 827	12 158 491	11 603 887	12 798 372	12 314 258	12 233 356	11 861 715	11 556 268	12 407 790	12 343 127	12 360 288	12 571 251	12 962 857	13 636 888	13 201 336	13 661 111	14 052 650	2.87%
20.DEFERRED LIABILITIES	82 032	82 583	81 160	81 692	101 069	101 764	101 764	103 152	99 796	100 465	96 828	97 541	102 467	103 158	51 635	103 158	50 189	-51.35%
21.CAPITAL AND RESERVES	2 802 992	2 741 785	2 462 829	2 718 155	2 748 494	2 799 107	2 832 248	2 873 166	2 922 925	2 947 273	2 950 435	3 009 091	3 045 226	3 097 962	3 076 218	3 109 271	3 141 077	1.02%
TOTAL	14 686 851	14 982 859	14 147 875	15 598 219	15 163 821	15 134 227	14 795 727	14 532 585	15 430 511	15 390 864	15 407 551	15 677 883	16 110 549	16 838 008	16 329 189	17 674 448	17 969 128	1.67%
RATIOS:																		
LOANS TO TOTAL DEPOSITS	94.58%	93.94%	85.46%	89.73%	90.96%	86.88%	93.91%	93.30%	87.25%	91.48%	91.70%	90.69%	87.35%	88.89%	87.82%	89.09%	88.85%	-0.24%
CAPITAL TO TOTAL DEPOSITS	27.36%	26.54%	24.61%	25.13%	25.41%	25.02%	26.98%	27.74%	26.39%	27.36%	26.87%	27.37%	26.21%	25.12%	25.87%	25.20%	25.22%	0.02%
LIQUIDITY HELD TO DEPOSITS	27.05%	27.66%	26.80%	25.66%	27.53%	24.61%	24.18%	24.16%	22.60%	23.63%	23.71%	22.30%	20.91%	23.20%	24.80%	26.03%	27.57%	1.54%