

**CONSOLIDATED REPORT OF ALL BANKS**

**JUNE 2015 (E '000)**

	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	MONTHLY
ASSETS	2014	2014	2014	2014	2014	2014	2014	2015	2015	2015	2015	2015	2015	CHANGE
1.NOTES AND COINS	283 953	292 531	265 266	278 129	219 858	279 509.14	402 904.62	278 377.41	246 382.84	353 121.48	319 025.73	287 888.75	323 607.09	12.41%
2.DUE FROM BANKS	2 521 954	2 029 320	2 376 767	2 642 718	2 733 571	2 766 401.93	2 425 271.00	2 580 977.62	2 154 672.15	2 105 238.15	3 020 971.12	2 667 090.49	2 255 512.63	-15.43%
3.INVESTMENTS	1 592 246	1 548 822	1 413 028	1 472 095	2 062 059	1 778 340.05	1 860 469.00	1 874 790.28	1 888 875.55	1 759 326.36	1 755 102.40	1 836 035.83	2 095 160.72	14.11%
4.BILLS RECEIVABLE	0	0	0	0	0	0	0	0	0	-	0	0	0	0.00%
5.LOANS AND ADVANCES	9 208 296	9 590 334	9 690 789	9 704 495	8 553 954	9 706 482.09	9 838 578.33	9 720 097.20	9 858 604.48	9 664 563.04	9 663 746.22	9 852 709.96	10 067 474.18	2.18%
6.UNCLEARED EFFECTS	84 735	22 328	57 072	32 154	73 869	281 524.47	64 747.02	76 321.07	56 690.42	79 271.85	80 610.47	118 296.61	25 201.03	-78.70%
7.FIXED ASSETS	334 812	335 692	334 072	339 125	287 871	339 120.10	344 835.42	342 212.30	343 566.33	341 847.60	339 160.48	337 636.98	339 343.30	0.51%
8.OTHER REAL ESTATE OWNED	5 222	5 222	5 223	5 223	5 223	5 351.00	5 369.00	5 369.00	5 407.00	5 955.00	5 955.00	6 140.00	6 226.00	1.40%
9.CUST.LIAB.(ACCEP.T.)	0	0	0	0	0	0	0	0	0	-	0	0	0	0.00%
10.OTHER ASSETS	387 866	443 765	544 634	508 920	211 472	441 490.11	221 646.02	256 044.11	241 528.02	223 262.41	245 939.02	285 065.58	295 026.43	3.49%
<b>TOTAL</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>	<b>15 134 227</b>	<b>14 795 727</b>	<b>14 532 586</b>	<b>15 430 510</b>	<b>15 390 864</b>	<b>15 407 551</b>	0.11%
<b>LIABILITIES:</b>	0	0	0	0	0	0	0						0	0.00%
12.DEPOSITS	10 478 015	10 091 924	10 246 503	10 330 352	10 009 261	10 816 957.00	10 816 551.75	11 187 639.43	10 498 322.07	10 358 449.84	11 075 914.35	10 770 263.28	10 978 397.05	1.93%
13.DUE TO BANKS	527 481	663 400	892 241	943 801	817 147	741 018.57	831 087.00	1 975 000.82	585 326.70	438 293.06	667 257.78	742 857.44	752 384.10	1.28%
14.BILLS PAYABLE	6 974	8 802	5 760	5 156	8 490	8 651.00	7 400.00	20 742.18	15 731.70	8 210.00	13 846.37	13 931.39	10 841.00	-22.18%
15.INTERBRANCH BALANCES	339	853	1 012	800	31	2 291.00	2 834.00	46 107.00	2 350.00	3 011.00	4 410.00	5 577.00	4 290.00	-23.08%
16.BORROWINGS	0	0	0	0	0	-	-	-	-	-	-	-	-	0.00%
17.BANK'S LIAB.(ACCEP.T.)	0	0	0	0	0	-	-	67 539.00	-	-	-	-	-	0.00%
18.OTHER LIABILITIES	706 899	748 756	656 311	878 382	768 958	1 229 454.74	656 385.35	793 790.32	759 984.76	748 303.67	646 361.51	810 498.23	614 375.73	-24.20%
19.TOTAL LIABILITIES	11 719 708	11 513 735	11 801 827	12 158 491	11 603 887	12 798 372.31	12 314 258.10	12 233 355.75	11 861 715.23	11 556 267.57	12 407 790.01	12 343 127.34	12 360 287.88	0.14%
20.DEFERRED LIABILITIES	80 930	81 481	82 032	82 583	81 160	81 692.00	101 069.00	101 764.00	101 764.00	103 152.00	99 796.00	100 465.00	96 828.00	-3.62%
21.CAPITAL AND RESERVES	2 618 446	2 672 800	2 802 992	2 741 785	2 462 829	2 718 154.58	2 748 494.24	2 799 106.95	2 832 247.68	2 873 165.90	2 922 925.05	2 947 272.77	2 950 435.43	0.11%
<b>TOTAL</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>	<b>15 134 227</b>	<b>14 795 727</b>	<b>14 532 585</b>	<b>15 430 511</b>	<b>15 390 864</b>	<b>15 407 551</b>	0.11%
<b>RATIOS:</b>														
LOANS TO TOTAL DEPOSITS	87.88%	95.03%	94.58%	93.94%	85.46%	89.73%	90.96%	86.88%	93.91%	93.30%	87.25%	91.48%	91.70%	0.24%
CAPITAL TO TOTAL DEPOSITS	24.99%	26.48%	27.36%	26.54%	24.61%	25.13%	25.41%	25.02%	26.98%	27.74%	26.39%	27.36%	26.87%	-1.79%
LIQUIDITY HELD TO DEPOSITS	23.30%	23.99%	27.05%	27.66%	26.80%	25.66%	27.53%	24.61%	24.18%	24.16%	22.60%	23.63%	23.71%	0.33%