

# BANK OF South Sudan

## South Sudan DTs -Financial Soundness Indicators

(Underlying data in Millions of South Sudanese pounds)

	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15
<b>1 Regulatory Capital to Risk-Weighted Assets</b>	<b>66.5%</b>	<b>63.9%</b>	<b>76.6%</b>	<b>74.9%</b>	<b>82.8%</b>	<b>59.0%</b>	<b>46.1%</b>	<b>54.7%</b>
Regulatory capital	830	864	906	1,317	1,290	1,376	1,460	2,959
Total Risk Weighted Assets	1,248	1,351	1,182	1,758	1,557	2,332	3,170	5,407
<b>2 Regulatory Tier 1 Capital to Risk-Weighted Assets</b>	<b>66.5%</b>	<b>63.9%</b>	<b>76.6%</b>	<b>73.8%</b>	<b>82.8%</b>	<b>59.0%</b>	<b>46.1%</b>	<b>54.7%</b>
Regulatory Tier 1 capital	830	864	906	1,297	1,290	1,376	1,460	2,958
Total risk weighted assets	1,248	1,351	1,182	1,758	1,557	2,332	3,170	5,407
<b>3 Capital to Assets</b>	<b>19.1%</b>	<b>17.0%</b>	<b>16.4%</b>	<b>14.8%</b>	<b>13.1%</b>	<b>12.4%</b>	<b>11.2%</b>	<b>9.1%</b>
Capital and Reserves	1,087	1,141	1,185	1,283	1,319	1,467	1,500	2,789
Total balance sheet assets	5,680	6,708	7,218	8,682	10,074	11,800	13,433	30,487
<b>4 Return on Assets (ROA)</b>	<b>4.3%</b>	<b>2.3%</b>	<b>2.0%</b>	<b>2.1%</b>	<b>2.8%</b>	<b>3.0%</b>	<b>2.5%</b>	<b>3.4%</b>
Net income	306	178	165	187	261	301	271	512
Balance sheet assets (average)	7,072	7,673	8,361	9,086	9,379	10,186	10,998	14,896
<b>5 Return on Equity (ROE)</b>	<b>9.4%</b>	<b>16.0%</b>	<b>14.5%</b>	<b>15.9%</b>	<b>20.0%</b>	<b>22.2%</b>	<b>19.4%</b>	<b>30.7%</b>
Net income	102	178	165	187	261	301	271	512
Capital and Reserves (average)	1,087	1,114	1,138	1,174	1,301	1,356	1,392	1,672
<b>6 Earnings to total asset</b>	<b>5%</b>	<b>3%</b>	<b>2%</b>	<b>2%</b>	<b>3%</b>	<b>3%</b>	<b>2%</b>	<b>2%</b>
Net income	306	178	165	187	261	301	271	512
Total balance sheet assets	5,680	6,708	7,218	8,682	10,074	11,800	13,433	30,487
<b>7 Interest Margin to Gross Income</b>	<b>14.4%</b>	<b>15.5%</b>	<b>20.3%</b>	<b>18.9%</b>	<b>23.3%</b>	<b>21.4%</b>	<b>22.4%</b>	<b>13.0%</b>
Net Interest income (YTD)	28	43	98	123	40	75	113	150
Gross Income (YTD)	198	280	481	650	171	351	504	1,148
<b>8 Non Interest Expenses to Gross Income</b>	<b>56.9%</b>	<b>64.9%</b>	<b>68.6%</b>	<b>65.9%</b>	<b>59.2%</b>	<b>54.6%</b>	<b>57.1%</b>	<b>54.3%</b>
Non-interest expenses (YTD)	113	182	330	428	101	192	287	624
Gross Income (YTD)	198	280	481	650	171	351	504	1,148
<b>9 Liquid Assets to Total Assets</b>	<b>77.9%</b>	<b>80.8%</b>	<b>83.0%</b>	<b>79.8%</b>	<b>86.4%</b>	<b>80.7%</b>	<b>78.8%</b>	<b>60.1%</b>
Liquid Assets	4,424	5,419	5,988	6,932	8,709	9,520	10,579	18,334
Cash(domestic and foreign notes and coins)	494	500	476	659	621	601	645	1,232
Balances at BSS and other ODCs	1,876	2,459	3,513	4,400	5,148	6,376	7,157	13,820
Balances abroad	863	1,426	990	795	1,682	1,211	1,438	1,918
Government securities	1,191	1,034	1,009	1,078	1,258	1,332	1,339	1,364
Total Assets	5,680	6,708	7,218	8,682	10,074	11,800	13,433	30,487
<b>10 Total (noninterbank) loans to Customer Deposits</b>	<b>17.7%</b>	<b>13.1%</b>	<b>12.6%</b>	<b>17.3%</b>	<b>10.9%</b>	<b>7.7%</b>	<b>7.3%</b>	<b>7.8%</b>
Total (noninterbank) gross loans	676	664	662	1,193	765	726	689	1,215
Customer Deposits	3,817	5,068	5,236	6,881	6,994	9,392	9,470	15,660
<b>11 FX Currency Denominated Assets to Total Assets</b>	<b>24%</b>	<b>28%</b>	<b>24%</b>	<b>23%</b>	<b>24%</b>	<b>26%</b>	<b>26%</b>	<b>58%</b>
FX Currency Denominated Assets	1,358	1,874	1,767	2,019	2,385	3,032	3,437	17,632
Total Assets	5,680	6,708	7,218	8,682	10,074	11,800	13,433	30,487
<b>12 Foreign-Currency-Denominated Loans to Total Loans</b>	<b>5.7%</b>	<b>14.2%</b>	<b>13.2%</b>	<b>48.6%</b>	<b>20.5%</b>	<b>17.7%</b>	<b>22.1%</b>	<b>52.5%</b>
Foreign currency Loans	106	94	87	580	157	129	152	638
Total Loans	676	664	662	1,193	765	726	689	1,215
<b>13 Foreign-Currency-Denominated Liabilities to Total Liabilities</b>	<b>23.9%</b>	<b>27.9%</b>	<b>24.5%</b>	<b>23.2%</b>	<b>23.7%</b>	<b>25.7%</b>	<b>25.6%</b>	<b>57.8%</b>
Foreign-currency-denominated liabilities	1,358	1,874	1,767	2,019	2,385	3,032	3,437	17,632
Total liabilities	5,680	6,708	7,218	8,683	10,074	11,801	13,436	30,487
<b>14 Net Open Position in Foreign Exchange to Capital</b>	<b>17.8%</b>	<b>-39.1%</b>	<b>-10.8%</b>	<b>6.7%</b>	<b>15.7%</b>	<b>-20.8%</b>	<b>45.1%</b>	<b>48.5%</b>
Net open Position in Foreign Exchange	148	(337)	(98)	89	202	(286)	658	1,436
Total regulatory capital	830	864	906	1,317	1,290	1,376	1,460	2,959
<b>15 Personnel Expense to Noninterest Expense</b>	<b>24.3%</b>	<b>22.3%</b>	<b>24.0%</b>	<b>22.0%</b>	<b>17.9%</b>	<b>19.5%</b>	<b>22.0%</b>	<b>16.3%</b>
Personnel Expense	27	41	79	94	18	37	63	101
Noninterest Expense	113	182	330	428	101	192	287	624
<b>16 Cost -to- income ration</b>	<b>37%</b>	<b>111%</b>	<b>21%</b>	<b>85%</b>	<b>39%</b>	<b>34%</b>	<b>33%</b>	<b>50%</b>
Total cost	114	198	35	158	102	102	90	257
Total income	306	178	165	187	261	301	271	512
<b>17 Spread Between Reference Lending and Deposit Rates</b>	<b>13.4</b>	<b>12.5</b>	<b>12.8</b>	<b>12.7</b>	<b>11.3</b>	<b>11.5</b>	<b>13.0</b>	<b>12.4</b>
Reference Lending Rate	14.7	13.9	14.1	14.1	12.7	12.9	14.1	12.5
Reference Deposit Rate	1.3	1.3	1.3	1.4	1.3	1.4	1.1	0.1
<b>18 Nonperforming loans to total gross loans</b>	<b>29.4%</b>	<b>29.9%</b>	<b>30.0%</b>	<b>16.7%</b>	<b>30.8%</b>	<b>23.6%</b>	<b>36.6%</b>	<b>25.5%</b>
Nonperforming loans	199	199	199	199	236	171	253	310
Total gross loans	676	664	662	1,193	765	726	689	1,215
<b>19 Nonperforming loans net of provisions to capital</b>	<b>14.9%</b>	<b>14.3%</b>	<b>13.6%</b>	<b>9.4%</b>	<b>18.3%</b>	<b>12.4%</b>	<b>10.4%</b>	<b>5.6%</b>
Nonperforming loans net of provision	123	123	123	123	236	171	152	167
Total regulatory capital	830	864	906	1,317	1,290	1,376	1,460	2,959
<b>Month no. (do not delete)</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>12</b>