

BANK OF South Sudan

South Sudan DTs -Financial Soundness Indicators

(Underlying data in Millions of South Sudanese pounds)

	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17
1 Regulatory Capital to Risk-Weighted Assets	17.0%	17.9%	16.6%	20.9%	20.4%	11.8%	13.2%	12.3%
Regulatory capital	5,036	6,025	8,792	13,063	16,451	10,668	12,824	13,573
Total Risk Weighted Assets	29,587	33,694	52,923	62,569	80,786	90,524	97,060	110,021
2 Regulatory Tier 1 Capital to Risk-Weighted Assets	17.0%	17.9%	16.6%	19.3%	20.4%	11.8%	13.2%	12.3%
Regulatory Tier 1 capital	5,036	6,025	8,792	12,054	16,451	10,668	12,824	13,573
Total risk weighted assets	29,587	33,694	52,923	62,569	80,786	90,524	97,060	110,021
3 Capital to Assets	10.3%	10.2%	9.5%	12.3%	13.0%	14.0%	15.6%	14.9%
Capital and Reserves	5,126	6,095	8,326	12,852	17,205	19,390	23,368	24,985
Total balance sheet assets	49,639	59,769	87,401	104,698	131,930	138,435	149,744	167,741
4 Return on Assets (ROA)	8.1%	6.9%	3.7%	2.3%	2.2%	2.6%	1.9%	2.3%
Net income	3,293	3,263	2,131	1,518	2,666	3,311	2,474	3,137
Balance sheet assets (average)	40,618	47,001	57,103	66,790	118,727	125,422	131,503	138,750
5 Return on Equity (ROE)	83.2%	69.9%	38.2%	21.6%	17.7%	20.1%	13.6%	16.0%
Net income	3,293	3,263	2,131	1,518	2,666	3,311	2,474	3,137
Capital and Reserves (average)	3,957	4,670	5,584	7,038	15,028	16,482	18,204	19,560
6 Earnings to total asset	7%	5%	2%	1%	2%	2%	2%	2%
Net income	3,293	3,263	2,131	1,518	2,666	3,311	2,474	3,137
Total balance sheet assets	49,639	59,769	87,401	104,698	131,930	138,435	149,744	167,741
7 Interest Margin to Gross Income	21.4%	26.8%	9.2%	10.7%	17.8%	18.0%	20.0%	22.2%
Net Interest income (YTD)	293	748	395	718	437	933	1,483	2,320
Gross Income (YTD)	1,371	2,793	4,307	6,683	2,450	5,173	7,413	10,438
8 Non Interest Expenses to Gross Income	39.3%	40.9%	60.3%	71.2%	68.4%	63.6%	69.8%	67.4%
Non-interest expenses (YTD)	538	1,144	2,599	4,760	1,677	3,290	5,172	7,033
Gross Income (YTD)	1,371	2,793	4,307	6,683	2,450	5,173	7,413	10,438
9 Liquid Assets to Total Assets	52.7%	51.8%	47.4%	45.6%	42.6%	41.6%	42.2%	40.0%
Liquid Assets	26,155	30,958	41,424	47,746	56,232	57,610	63,254	67,061
Cash(domestic and foreign notes and coins)	1,479	1,757	1,994	2,507	2,993	3,704	4,156	5,627
Balances at BSS and other ODCs	20,664	23,674	33,061	37,039	44,818	45,035	50,885	53,252
Balances abroad	3,128	3,629	4,442	6,131	6,268	6,403	6,826	8,161
Government securities	884	1,898	1,926	2,069	2,154	2,468	1,387	20
Total Assets	49,639	59,769	87,401	104,698	131,930	138,435	149,744	167,741
10 Total (noninterbank) loans to Customer Deposits	9.1%	9.2%	9.9%	8.7%	8.2%	8.5%	8.5%	9.0%
Total (noninterbank) gross loans	1,970	2,318	3,266	3,316	3,730	3,924	4,326	5,026
Customer Deposits	21,606	25,313	33,024	37,924	45,354	46,400	50,974	55,904
11 FX Currency Denominated Assets to Total Assets	73%	72%	78%	77%	76%	79%	76%	76%
FX Currency Denominated Assets	36,121	42,738	68,357	80,477	100,446	109,489	114,408	126,673
Total Assets	49,639	59,769	87,401	104,698	131,930	138,435	149,744	167,741
12 Foreign-Currency-Denominated Loans to Total Loans	62.3%	58.5%	68.6%	62.7%	65.9%	54.2%	45.4%	46.0%
Foreign currency Loans	1,228	1,357	2,241	2,081	2,458	2,127	1,964	2,313
Total Loans	1,970	2,318	3,266	3,316	3,730	3,924	4,326	5,026
13 Foreign-Currency-Denominated Liabilities to Total Liabilities	71.2%	71.5%	78.2%	76.3%	76.1%	78.9%	76.4%	75.5%
Foreign-currency-denominated liabilities	36,121	42,738	68,357	80,477	100,446	109,489	114,408	126,673
Total liabilities	50,748	59,768	87,408	105,537	131,916	138,813	149,744	167,741
14 Net Open Position in Foreign Exchange to Capital	57.5%	64.5%	65.0%	77.9%	94.2%	120.9%	131.1%	156.5%
Net open Position in Foreign Exchange	2,894	3,887	5,717	10,172	15,492	12,897	16,810	21,236
Total regulatory capital	5,036	6,025	8,792	13,063	16,451	10,668	12,824	13,573
15 Personnel Expense to Noninterest Expense	18.6%	18.1%	14.2%	14.0%	18.0%	20.2%	20.6%	19.8%
Personnel Expense	100	207	368	667	303	666	1,063	1,394
Noninterest Expense	538	1,144	2,599	4,760	1,677	3,290	5,172	7,033
16 Cost -to- income ration	14%	27%	122%	181%	86%	76%	109%	96%
Total cost	445	886	2,596	2,741	2,295	2,508	2,686	3,010
Total income	3,293	3,263	2,131	1,518	2,666	3,311	2,474	3,137
17 Spread Between Reference Lending and Deposit Rates	10.6	7.8	10.4	8.6	10.0	9.8	5.1	13.2
Reference Lending Rate	11.5	9.2	11.5	9.7	10.5	9.9	5.4	13.4
Reference Deposit Rate	1.0	1.3	1.1	1.1	0.5	0.1	0.3	0.2
18 Nonperforming loans to total gross loans	24.4%	29.8%	32.8%	37.8%	38.9%	25.7%	30.6%	30.9%
Nonperforming loans	481	691	1,070	1,254	1,452	1,009	1,325	1,554
Total gross loans	1,970	2,318	3,266	3,316	3,730	3,924	4,326	5,026
19 Nonperforming loans net of provisions to capital	4.6%	6.5%	6.3%	5.3%	3.4%	5.7%	7.5%	5.3%
Nonperforming loans net of provision	230	391	551	691	565	606	957	716
Total regulatory capital	5,036	6,025	8,792	13,063	16,451	10,668	12,824	13,573
Month no.(do not delete)	3	6	9	12	3	6	9	12