

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the QUARTER ended September 30, 2015 (Amended)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	16.61	23.43	31.45	28.71	20.86	30.06	23.58
1.2 Tier I Capital / Risk-weighted Assets	16.82	23.06	31.34	34.61	21.02	30.06	24.32
1.3 Tier II Capital / Risk-weighted Assets	(0.22)	0.37	0.12	(5.87)	0.12	0.00	(0.71)
1.4 Capital and reserves / Total Assets	9.24	13.03	21.01	13.22	16.42	15.30	13.44
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.06	10.57		9.09	4.54	0.03	4.28
2.2 Related party loans / Capital base	0.30	46.38		29.83	25.01	0.09	18.52
2.3 Director exposure / related party loans	1.57	5.89		0.00	2.52	100.00	3.89
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	39.03	71.35	24.73	61.24	59.65	71.49	50.60
3.2 Agriculture loans / gross loans	6.54	7.64	0.53	13.34	2.36	6.19	5.75
3.3 Mining and quarry loans / gross loans	0.51	4.27	3.67	1.44	2.38	0.37	2.42
3.4 Manufacturing loans / gross loans	8.86	23.75	6.61	14.68	23.52	19.07	15.18
3.5 Services loans / gross loans	23.11	35.69	13.91	31.78	31.38	45.86	27.24
3.6 Households loans / gross loans	26.25	5.54	11.78	4.64	5.14	5.16	12.06
3.7 Top 20 borrowers exposure / total exposure	15.58	36.12	14.62	53.26	39.46	30.83	16.80
3.8 Top 20 borrowers exposure / capital base	159.56	236.58	66.63	356.58	227.66	143.01	113.12
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	5.45	22.48	10.65	1.78	10.75	0.02	10.75
4.2 Non-performing loans / gross assets	2.04	10.68	6.53	0.74	7.67	0.01	5.12
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.68)	63.68	21.48	1.12	32.27	0.00	23.80
4.4 Non-performing loans / capital and reserves	22.55	84.16	31.76	5.63	47.92	0.04	38.88
4.5 Reserve for loan losses / non-performing loans	103.00	24.34	32.37	80.19	32.66	100.00	38.78
4.6 Total on-balance sheet assets / capital and reserves	1,105.91	787.98	486.22	760.77	624.70	653.52	758.91
4.7 Gross loans / deposits	44.23	57.30	81.45	49.40	90.27	48.92	58.06
4.8 Gross loans / gross assets	37.40	47.51	61.34	41.58	71.38	40.33	47.63
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	36.52	45.79	51.94	42.23	60.90	46.70	44.69
4.1 Contingent liabilities / gross assets	1.43	2.34	0.00	6.81	1.10	1.77	2.12
4.11 Large exposure / capital base	99.84	227.59	31.84		113.20	22.08	-
4.12 Reserve for loan losses / gross loans	5.62	5.47	3.45	1.43	3.51	0.02	4.17
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.77	0.51	0.78	0.98	0.94	0.46	0.75
5.2 Return on equity	8.79	3.91	3.93	6.67	5.81	2.99	5.61
5.3 Net interest income / operating income	68.63	64.10	59.83	72.07	75.43	54.23	66.60
5.4 Non-interest income / operating income	24.88	22.77	36.91	8.87	9.99	15.00	22.84
5.5 Operating expenses / operating income	35.48	59.60	51.44	45.00	40.59	58.85	46.68
5.6 Foreign exchange gains / operating income	13.93	15.95	16.56	5.72	5.67	5.77	12.55
5.7 Interest expense / interest income	8.64	16.99	5.17	20.92	16.20	36.20	13.69
5.8 Non-interest income / operating expenses	70.12	38.22	71.75	19.70	24.61	25.49	48.92
5.9 Personnel expenses / operating expenses	66.34	34.82	27.83	29.03	19.96	14.38	36.50
5.10 Earning assets / average total assets	72.44	71.20	74.64	76.96	76.22	64.91	73.22
5.11 Non-interest expenses / operating income	28.99	46.47	48.18	25.93	26.01	28.08	36.12
5.12 Personnel expenses / non-interest expenses	81.19	44.65	29.71	50.37	31.14	30.14	47.18
5.13 Net operating income / average total assets	1.04	0.70	1.36	0.98	1.55	0.69	1.04
5.14 Operating expenses / average total assets	0.57	1.03	1.44	0.80	1.06	0.99	0.91
5.15 Interest rate spread	12.30	8.55	7.40		9.50	11.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.14	0.33	0.12	0.43	0.49	0.80	0.28
6.2 Net interest income / average earning assets	1.53	1.62	2.26	1.62	2.56	1.42	1.78
6.3 Liquid assets / gross assets	33.86	24.87	24.77	55.15	20.37	35.97	31.86
6.4 Liquid assets / total demand and time liabilities	41.74	29.43	32.47	62.84	24.29	44.09	38.68
6.5 Deposit / Loans	226.07	174.53	122.77	202.42	110.78	204.43	172.24
6.6 Deposits / Loans and investments	118.39	120.90	101.13	107.90	107.49	127.86	113.86
6.7 Deposits / gross assets	84.55	82.91	75.31	84.17	79.08	82.45	82.05

Amended