

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the QUARTER ended June 30, 2013

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	14.48	19.77	24.43	28.26	19.24	29.05	20.12
1.2 Tier I Capital / Risk-weighted Assets	15.10	19.72	24.29	28.26	19.56	29.05	20.32
1.3 Tier II Capital / Risk-weighted Assets	(0.30)	0.05	0.14	0.00	0.00	0.00	(0.06)
1.4 Capital and reserves / Total Assets	8.08	9.76	14.31	14.80	13.15	14.77	11.05
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.11	6.71	Not Applicable	11.61	6.80	0.23	3.69
2.2 Related party loans / Capital base	0.62	32.08		37.55	39.11	0.61	17.95
2.3 Director exposure/ related party loans	15.38	5.07		2.44	18.61	100.00	8.04
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	42.60	78.20	26.51	65.25	59.67	86.59	53.03
3.2 Agriculture loans / gross loans	9.40	7.95	1.56	21.13	3.84	5.99	7.59
3.3 Mining and quarry loans / gross loans	0.66	6.24	2.81	0.97	2.36	0.11	2.69
3.4 Manufacturing loans / gross loans	10.67	27.80	7.26	12.58	21.74	34.89	16.26
3.5 Services loans / gross loans	21.88	36.21	14.88	30.57	31.73	45.59	26.50
3.6 Households loans / gross loans	29.15	5.28	12.00	12.25	5.51	4.00	14.15
3.7 Top 20 borrowers exposure/ total exposure	14.14	34.46	15.11	62.58	33.21	51.31	17.41
3.8 Top 20 borrowers exposure/ capital base	165.15	304.34	98.93	456.99	264.21	232.36	148.02
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	2.89	5.33	9.96	6.73	3.58	0.46	5.44
4.2 Non-performing loans / gross assets	1.06	2.14	5.88	2.37	2.16	0.17	2.36
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.82)	(6.65)	23.64	6.35	3.52	0.81	4.56
4.4 Non-performing loans / capital and reserves	13.22	22.59	42.20	16.24	16.68	1.15	21.79
4.5 Reserve for loan losses / non-performing loans	113.79	129.46	43.99	60.91	78.91	30.00	79.05
4.6 Total on-balance sheet assets / capital and reserves	1,252.00	1,054.02	717.35	685.56	773.48	677.40	922.38
4.7 Gross loans / deposits	42.04	46.69	72.70	42.74	71.96	44.55	51.21
4.8 Gross loans / gross assets	36.50	40.21	59.09	35.21	60.27	37.15	43.42
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.76	41.69	46.35	37.24	52.58	40.52	42.00
4.1 Contingent liabilities / gross assets	1.58	2.10	1.16	3.43	1.81	8.99	2.11
4.11 Large exposure / capital base	82.71	294.59	59.07				-
4.12 Reserve for loan losses / gross loans	3.29	6.90	4.38	4.10	8.75	0.14	4.30
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.45	0.60	0.87	1.16	0.66	0.75	0.67
5.2 Return on equity	5.61	6.01	6.03	8.07	5.06	5.28	6.10
5.3 Net interest income/ operating income	66.41	62.84	63.34	74.28	73.49	60.82	66.33
5.4 Non-interest income/ operating income	24.95	24.26	30.11	13.23	11.04	22.16	23.18
5.5 Operating expenses / operating income	58.45	49.45	47.70	33.33	45.63	35.05	49.05
5.6 Foreign exchange gains/ operating income	15.25	14.68	13.22	6.49	5.11	19.07	12.70
5.7 Interest expense/ interest income	11.51	17.03	9.38	14.39	17.40	21.85	13.65
5.8 Non-interest income/ operating expenses	42.69	49.07	63.12	39.70	24.19	63.24	47.26
5.9 Personnel expenses/ operating expenses	35.18	37.02	23.14	30.71	20.94	17.65	30.76
5.1 Earning assets / average total assets	74.23	75.96	77.20	77.90	83.49	53.24	75.86
5.11 Non-interest expenses / operating income	49.81	36.55	41.15	20.85	30.15	18.04	38.56
5.12 Personnel expenses / non-interest expenses	41.28	50.08	26.83	49.10	31.70	34.29	39.13
5.13 Net operating income / average total assets	0.67	0.88	1.45	1.16	1.03	1.05	0.95
5.14 Operating expenses / average total assets	0.94	0.87	1.32	0.58	0.87	0.56	0.92
5.15 Interest rate spread	12.30	8.40	13.00				-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.19	0.30	0.24	0.28	0.36	0.47	0.26
6.2 Net interest income / average earning assets	1.45	1.47	2.29	1.67	1.73	1.67	1.66
6.3 Liquid assets / gross assets	33.20	24.48	31.30	54.52	19.40	50.69	32.39
6.4 Liquid assets / total demand and time liabilities	39.32	28.10	39.39	65.23	22.58	60.19	38.41
6.5 Deposit / Loans	237.87	214.16	137.55	234.00	138.97	224.47	195.27
6.6 Deposits / Loans and investments	118.07	119.30	110.07	108.33	102.74	153.24	114.90
6.7 Deposits / gross assets	86.82	86.12	81.27	82.39	83.75	83.39	84.79