

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2017

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.52	32.11	33.69	34.42	26.41	39.35	28.56
1.2 Tier I Capital / Risk-weighted Assets	19.72	34.26	33.69	35.53	26.52	39.35	29.25
1.3 Tier II Capital / Risk-weighted Assets	(0.20)	(0.70)	0.00	(1.11)	0.22	0.00	(0.33)
1.4 Capital and reserves / Total Assets	9.87	14.71	20.03	15.53	15.40	15.18	14.27
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.09	10.68	NOT APPLICABLE	6.61	5.72	0.00	3.92
2.2 Related party loans / Capital base	0.44	36.47		17.66	25.26	0.00	14.44
2.3 Director exposure / related party loans	0.00	0.38		0.00	2.44	0.00	0.73
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.67	66.93	26.81	63.92	56.72	65.11	48.60
3.2 Agriculture loans / gross loans	4.99	6.32	0.48	15.16	1.51	4.84	5.02
3.3 Mining and quarry loans / gross loans	0.52	1.99	3.62	0.67	2.23	0.92	1.76
3.4 Manufacturing loans / gross loans	7.48	20.59	7.11	11.98	24.38	15.81	13.40
3.5 Services loans / gross loans	25.68	38.03	15.61	36.11	28.60	43.54	28.42
3.6 Households loans / gross loans	24.88	9.95	13.29	4.35	5.27	3.74	13.45
3.7 Top 20 borrowers exposure / total exposure	16.78	33.92	11.69	53.96	35.70	27.39	27.79
3.8 Top 20 borrowers exposure / capital base	146.15	182.90	52.65	319.02	190.82	123.35	165.23
4 Asset Quality							
4.1 Non-performing loans / gross loans	6.33	23.55	9.27	7.83	15.87	25.76	12.79
4.2 Non-performing loans / gross assets	2.66	10.61	5.44	2.88	9.63	9.14	5.94
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.15)	51.21	17.19	10.29	34.30	48.96	23.15
4.4 Non-performing loans / capital and reserves	27.73	74.60	27.73	18.79	65.50	61.34	42.77
4.5 Reserve for loan losses / non-performing loans	104.15	31.36	38.00	45.22	47.64	20.19	45.88
4.6 Total on-balance sheet assets / capital and reserves	1,042.18	703.39	509.84	652.60	680.45	671.23	720.48
4.7 Gross loans / deposits	50.82	55.99	78.47	46.70	76.46	43.94	58.13
4.8 Gross loans / gross assets	42.05	45.03	58.65	36.77	60.65	35.48	46.43
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.08	40.15	50.62	37.51	50.68	35.81	42.10
4.1 Contingent liabilities / gross assets	1.54	2.26	2.65	5.81	1.23	1.18	2.46
4.11 Large exposure / capital base	56.62	158.23	23.57		151.60	1.21	-
4.12 Reserve for loan losses / gross loans	6.59	7.38	3.52	3.54	7.56	5.20	5.87
5 Earnings and Profitability							
5.1 Return on assets	0.39	0.46	1.02	0.72	0.27	1.38	0.58
5.2 Return on equity	4.25	3.16	5.14	4.62	1.79	9.11	4.18
5.3 Net interest income / operating income	68.55	60.71	58.83	64.65	64.29	40.19	62.87
5.4 Non-interest income / operating income	25.48	26.66	38.36	14.92	14.11	25.23	26.46
5.5 Operating expenses / operating income	61.93	66.24	40.50	57.78	72.91	23.83	56.98
5.6 Foreign exchange gains / operating income	12.68	20.08	23.23	11.30	4.87	18.22	16.05
5.7 Interest expense / interest income	8.02	17.22	4.56	24.02	25.15	46.25	14.50
5.8 Non-interest income / operating expenses	41.14	40.25	94.71	25.82	19.35	105.88	46.44
5.9 Personnel expenses / operating expenses	37.80	33.30	26.91	12.99	16.10	47.06	28.93
5.10 Earning assets / average total assets	71.87	72.15	78.88	78.34	75.36	64.98	74.11
5.11 Non-interest expenses / operating income	55.95	53.61	37.70	37.34	51.31	(10.75)	46.32
5.12 Personnel expenses / non-interest expenses	41.83	41.15	28.91	20.10	22.87	(104.35)	35.59
5.13 Net operating income / average total assets	0.63	0.59	1.70	0.72	0.46	0.95	0.80
5.14 Operating expenses / average total assets	1.02	1.15	1.16	0.98	1.23	0.30	1.06
5.15 Interest rate spread	12.30	5.29	7.40		10.25	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.13	0.30	0.10	0.44	0.49	0.61	0.26
6.2 Net interest income / average earning assets	1.53	1.46	2.13	1.39	1.46	0.71	1.56
6.3 Liquid assets / gross assets	21.86	23.39	28.12	59.49	24.63	32.14	29.44
6.4 Liquid assets / total demand and time liabilities	27.68	28.63	36.30	71.78	30.52	39.56	36.72
6.5 Deposit / Loans	196.76	178.62	127.44	214.12	130.78	227.57	172.02
6.6 Deposits / Loans and investments	113.05	116.82	98.11	104.15	109.99	130.92	110.17
6.7 Deposits / gross assets	82.74	80.43	74.75	78.74	79.31	80.75	79.87