

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - December 31, 2014 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	15.83	19.97	27.05	30.07	21.30	29.09	21.77
1.2 Tier I Capital / Risk-weighted Assets	15.87	19.91	26.96	29.79	21.49	29.09	21.75
1.3 Tier II Capital / Risk-weighted Assets	(0.04)	0.06	0.12	0.28	0.12	0.00	0.08
1.4 Capital and reserves / Total Assets	8.07	12.54	17.33	14.08	15.56	16.76	12.56
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	9.90	Not Applicable	9.59	5.18	0.05	4.27
2.2 Related party loans / Capital base	0.30	48.47		30.63	26.87	0.16	19.70
2.3 Director exposure / related party loans	6.67	6.03		2.01	13.18	100.00	6.34
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.73	75.06	25.77	54.84	61.62	79.68	51.85
3.2 Agriculture loans / gross loans	7.23	8.38	1.51	13.74	2.53	6.08	6.40
3.3 Mining and quarry loans / gross loans	0.84	4.22	3.95	2.67	2.70	0.00	2.72
3.4 Manufacturing loans / gross loans	9.36	25.00	9.53	11.35	24.15	21.88	15.93
3.5 Services loans / gross loans	23.30	37.47	11.50	27.09	32.24	51.72	26.94
3.6 Households loans / gross loans	27.35	4.47	11.02	3.00	5.83	6.77	12.05
3.7 Top 20 borrowers exposure / total exposure	16.27	33.84	13.50	50.71	36.94	31.54	16.89
3.8 Top 20 borrowers exposure / capital base	169.13	250.70	74.57	344.51	212.65	150.83	122.81
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.68	14.58	10.92	1.51	8.78	0.45	8.64
4.2 Non-performing loans / gross assets	2.29	7.12	6.14	0.61	6.34	0.19	4.17
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.32)	38.98	25.57	0.02	29.74	0.71	18.46
4.4 Non-performing loans / capital and reserves	29.00	58.14	36.08	4.36	41.48	1.11	33.82
4.5 Reserve for loan losses / non-performing loans	104.56	32.96	29.13	99.45	28.30	36.00	45.44
4.6 Total on-balance sheet assets / capital and reserves	1,268.86	816.57	587.64	714.52	654.30	597.19	811.49
4.7 Gross loans / deposits	47.68	62.12	72.50	49.48	95.57	51.63	59.96
4.8 Gross loans / gross assets	40.25	48.82	56.25	40.27	72.23	41.24	48.24
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.10	48.61	46.92	39.73	63.90	48.65	45.85
4.1 Contingent liabilities / gross assets	1.62	2.79	1.69	6.57	1.40	1.75	2.58
4.11 Large exposure / capital base	104.95	230.79	31.55				-
4.12 Reserve for loan losses / gross loans	5.94	4.81	3.18	1.51	8.75	0.16	3.93
5 Earnings and Profitability							
5.1 Return on assets	1.73	2.31	3.61	4.51	2.58	2.97	2.69
5.2 Return on equity	22.04	19.96	22.14	33.89	17.52	18.61	22.73
5.3 Net interest income / operating income	68.35	67.03	62.26	68.60	72.47	60.73	66.96
5.4 Non-interest income / operating income	24.49	19.60	33.53	16.22	12.47	19.46	22.90
5.5 Operating expenses / operating income	57.27	52.46	41.28	35.94	47.94	39.57	48.29
5.6 Foreign exchange gains / operating income	13.11	11.78	14.79	2.59	6.24	11.26	11.01
5.7 Interest expense / interest income	9.48	16.64	6.33	18.12	17.20	24.60	13.15
5.8 Non-interest income / operating expenses	42.76	37.36	81.21	45.12	26.02	49.18	47.42
5.9 Personnel expenses / operating expenses	36.88	35.67	28.42	30.59	22.06	16.55	32.26
5.1 Earning assets / average total assets	75.96	72.70	71.43	81.72	81.11	69.63	75.60
5.11 Non-interest expenses / operating income	50.11	39.08	37.07	20.76	32.88	19.76	38.16
5.12 Personnel expenses / non-interest expenses	42.15	47.88	31.65	52.94	32.16	33.14	40.84
5.13 Net operating income / average total assets	2.79	3.32	6.11	4.51	4.16	4.11	3.87
5.14 Operating expenses / average total assets	3.74	3.66	4.30	2.53	3.83	2.69	3.62
5.15 Interest rate spread	12.30	8.55	7.40				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.61	1.27	0.61	1.42	1.51	2.18	1.01
6.2 Net interest income / average earning assets	5.79	6.34	8.96	6.42	7.28	6.69	6.68
6.3 Liquid assets / gross assets	33.53	19.14	32.40	53.46	20.75	34.24	31.51
6.4 Liquid assets / total demand and time liabilities	40.80	22.97	42.35	64.87	25.81	41.41	38.72
6.5 Deposit / Loans	209.74	160.99	137.93	202.12	104.64	193.70	166.77
6.6 Deposits / Loans and investments	112.68	110.60	115.34	102.88	95.97	119.00	109.47
6.7 Deposits / gross assets	84.42	78.59	77.58	81.40	75.58	79.87	80.44