

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the **Half-year** ended June 30, 2015

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.01	23.48	32.02	27.56	20.92	31.24	23.70
1.2 Tier I Capital / Risk-weighted Assets	17.17	23.12	31.93	27.30	21.06	31.24	23.62
1.3 Tier II Capital / Risk-weighted Assets	(0.16)	0.36	0.12	0.26	0.12	0.00	0.12
1.4 Capital and reserves / Total Assets	8.37	13.05	18.80	16.19	15.81	15.38	13.18
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.07	10.35	Not Applicable	9.82	4.43	0.03	4.33
2.2 Related party loans / Capital base	0.39	43.04		33.46	24.84	0.09	18.44
2.3 Director exposure / related party loans	1.22	5.88		1.83	2.47	100.00	4.21
3. Asset Composition							
3.1 Business enterprise loans / gross loans	39.79	72.52	24.96	61.47	59.83	78.70	51.45
3.2 Agriculture loans / gross loans	6.70	10.01	1.45	14.02	2.26	6.33	6.63
3.3 Mining and quarry loans / gross loans	0.51	4.50	3.57	2.93	2.51	0.46	2.65
3.4 Manufacturing loans / gross loans	9.36	23.64	8.79	13.12	23.18	19.88	15.51
3.5 Services loans / gross loans	23.22	34.36	11.14	31.41	31.88	52.03	26.66
3.6 Households loans / gross loans	26.00	4.70	11.50	4.89	5.00	5.31	11.71
3.7 Top 20 borrowers exposure / total exposure	15.45	37.26	14.99	49.57	40.10	31.02	16.69
3.8 Top 20 borrowers exposure / capital base	158.43	223.11	70.07	355.47	236.19	140.89	111.92
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.32	16.34	10.52	1.28	13.07	0.18	9.47
4.2 Non-performing loans / gross assets	1.93	7.69	6.07	0.53	9.68	0.07	4.43
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.18)	40.01	22.37	(0.32)	46.44	0.30	19.37
4.4 Non-performing loans / capital and reserves	23.59	60.45	32.95	3.30	62.77	0.46	34.28
4.5 Reserve for loan losses / non-performing loans	105.02	33.81	32.10	109.69	26.02	36.36	43.49
4.6 Total on-balance sheet assets / capital and reserves	1,220.18	786.49	542.40	621.32	648.76	650.23	773.56
4.7 Gross loans / deposits	42.60	56.78	76.22	51.31	92.07	47.73	57.02
4.8 Gross loans / gross assets	36.35	47.05	57.73	41.56	74.01	39.51	46.79
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	35.65	47.58	47.68	41.71	61.93	45.52	44.11
4.1 Contingent liabilities / gross assets	1.37	2.65	3.14	7.14	1.23	1.77	2.74
4.11 Large exposure / capital base	101.32	200.84	43.46				-
4.12 Reserve for loan losses / gross loans	5.59	5.52	3.38	1.40	3.40	0.07	4.12
5 Earnings and Profitability							
5.1 Return on assets	0.92	1.15	1.78	2.89	1.22	1.64	1.42
5.2 Return on equity	11.64	10.04	11.12	19.39	8.57	11.02	12.06
5.3 Net interest income / operating income	69.94	70.17	58.62	65.37	70.39	59.01	66.48
5.4 Non-interest income / operating income	23.60	16.99	38.05	17.16	12.22	15.75	23.11
5.5 Operating expenses / operating income	54.23	56.19	46.33	31.59	53.11	44.59	49.28
5.6 Foreign exchange gains / operating income	12.78	10.85	16.63	4.66	5.99	5.12	11.15
5.7 Interest expense / interest income	8.45	15.47	5.37	21.09	19.81	29.95	13.53
5.8 Non-interest income / operating expenses	43.52	30.24	82.14	54.33	23.01	35.32	46.89
5.9 Personnel expenses / operating expenses	41.66	35.50	26.88	18.87	20.69	15.74	31.84
5.1 Earning assets / average total assets	75.90	70.74	77.03	91.63	81.75	73.49	77.47
5.11 Non-interest expenses / operating income	47.77	43.35	43.00	14.11	35.72	19.35	38.87
5.12 Personnel expenses / non-interest expenses	47.30	46.02	28.96	42.22	30.76	36.27	40.36
5.13 Net operating income / average total assets	1.53	1.61	3.07	2.89	1.97	2.18	2.04
5.14 Operating expenses / average total assets	1.82	2.06	2.65	1.34	2.23	1.75	1.98
5.15 Interest rate spread	12.30	8.40	7.40				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.30	0.70	0.26	0.97	0.93	1.64	0.58
6.2 Net interest income / average earning assets	3.25	3.84	4.51	3.64	3.75	3.82	3.71
6.3 Liquid assets / gross assets	32.82	30.09	30.53	52.39	19.21	30.01	33.07
6.4 Liquid assets / total demand and time liabilities	40.80	36.66	42.33	62.68	22.36	36.35	41.06
6.5 Deposit / Loans	234.74	176.11	131.20	194.89	108.61	209.53	175.38
6.6 Deposits / Loans and investments	121.51	127.33	107.47	100.82	105.01	129.45	115.78
6.7 Deposits / gross assets	85.32	82.87	75.73	80.99	80.38	82.78	82.05