

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2016

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	18.78	23.58	35.57	27.53	25.20	27.70	25.28
1.2 Tier I Capital / Risk-weighted Assets	18.99	23.58	35.46	33.21	25.31	27.70	26.09
1.3 Tier II Capital / Risk-weighted Assets	(0.21)	0.00	0.11	(5.68)	0.13	0.00	(0.78)
1.4 Capital and reserves / Total Assets	9.06	13.55	20.69	13.82	15.81	14.71	13.46
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	11.65	Not Applicable	7.47	4.32	0.00	4.25
2.2 Related party loans / Capital base	0.30	51.56		20.74	19.64	0.00	16.54
2.3 Director exposure / related party loans	0.00	5.28		0.00	2.67	0.00	3.78
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.30	68.99	26.03	64.21	58.11	70.49	50.02
3.2 Agriculture loans / gross loans	5.97	7.94	0.44	16.35	2.33	4.38	5.98
3.3 Mining and quarry loans / gross loans	0.50	4.10	3.69	1.23	2.44	0.33	2.34
3.4 Manufacturing loans / gross loans	8.10	24.15	7.24	14.57	23.53	17.40	14.98
3.5 Services loans / gross loans	23.73	32.79	14.66	32.07	29.82	48.37	26.72
3.6 Households loans / gross loans	26.78	6.87	13.05	3.84	5.22	3.57	12.80
3.7 Top 20 borrowers exposure / total exposure	14.83	33.98	13.52	52.95	37.15	22.63	16.23
3.8 Top 20 borrowers exposure / capital base	129.90	234.92	56.37	298.78	182.28	146.74	100.49
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.99	25.57	10.51	5.37	11.12	1.04	11.71
4.2 Non-performing loans / gross assets	1.85	12.30	6.26	2.16	7.05	0.42	5.44
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.72)	70.73	20.27	9.92	27.76	2.29	25.58
4.4 Non-performing loans / capital and reserves	20.85	93.52	30.90	15.73	45.88	2.88	41.27
4.5 Reserve for loan losses / non-performing loans	103.47	24.37	34.42	36.95	39.49	20.55	38.02
4.6 Total on-balance sheet assets / capital and reserves	1,125.69	760.55	493.86	729.18	650.44	680.49	758.73
4.7 Gross loans / deposits	43.90	59.07	79.67	48.88	79.23	49.89	57.01
4.8 Gross loans / gross assets	37.15	48.09	59.57	40.19	63.42	40.69	46.43
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.17	45.06	50.58	40.93	54.09	39.85	43.41
4.1 Contingent liabilities / gross assets	1.41	2.08	2.87	6.52	1.12	16.98	3.04
4.11 Large exposure / capital base	57.07	46.56	225.85	26.10		12.10	-
4.12 Reserve for loan losses / gross loans	5.16	6.23	3.62	1.98	4.39	0.21	4.45
5 Earnings and Profitability							
5.1 Return on assets	0.46	0.38	0.82	0.91	0.46	0.20	0.55
5.2 Return on equity	5.09	2.77	4.01	6.67	2.96	1.35	4.10
5.3 Net interest income / operating income	71.16	70.96	60.65	70.70	68.01	49.82	67.50
5.4 Non-interest income / operating income	22.37	15.17	36.23	9.26	11.62	20.07	21.18
5.5 Operating expenses / operating income	52.33	71.39	50.16	50.93	58.34	54.84	56.13
5.6 Foreign exchange gains / operating income	12.31	7.71	16.42	5.08	3.45	7.53	10.26
5.7 Interest expense / interest income	8.34	16.35	4.89	22.08	23.05	37.67	14.36
5.8 Non-interest income / operating expenses	42.74	21.25	72.23	18.18	19.92	36.60	37.74
5.9 Personnel expenses / operating expenses	43.81	30.75	26.11	13.29	19.53	13.07	29.21
5.10 Earning assets / average total assets	70.03	76.57	77.05	76.74	69.04	68.69	73.36
5.11 Non-interest expenses / operating income	45.85	57.52	47.04	30.90	37.97	24.73	44.81
5.12 Personnel expenses / non-interest expenses	50.00	38.16	27.85	21.90	30.00	28.99	36.59
5.13 Net operating income / average total assets	0.74	0.47	1.40	0.91	0.78	0.75	0.81
5.14 Operating expenses / average total assets	0.81	1.17	1.41	0.94	1.09	0.91	1.04
5.15 Interest rate spread	12.30	8.55	7.40		10.50	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.30	0.11	0.48	0.54	0.76	0.28
6.2 Net interest income / average earning assets	1.54	1.53	2.22	1.71	1.82	1.26	1.69
6.3 Liquid assets / gross assets	27.29	21.25	28.29	53.20	28.50	24.34	29.62
6.4 Liquid assets / total demand and time liabilities	33.82	25.55	36.32	63.19	34.70	30.95	36.40
6.5 Deposit / Loans	227.80	169.30	125.51	204.57	126.22	200.46	175.41
6.6 Deposits / Loans and investments	125.20	111.46	100.58	109.38	118.98	122.23	114.96
6.7 Deposits / gross assets	84.64	81.42	74.76	82.22	80.05	81.57	81.44