

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the **QUARTER** ended September 30, 2014

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.59	20.82	26.40	26.77	19.17	29.21	20.84
1.2 Tier I Capital / Risk-weighted Assets	14.56	20.85	26.27	26.46	19.47	29.21	20.82
1.3 Tier II Capital / Risk-weighted Assets	0.02	(0.03)	0.12	0.30	0.11	0.00	0.07
1.4 Capital and reserves / Total Assets	8.70	12.18	16.77	14.33	15.32	16.09	12.59
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	9.66	Not Applicable	11.39	5.59	0.08	4.44
2.2 Related party loans / Capital base	0.38	44.93		33.11	31.59	0.21	20.40
2.3 Director exposure / related party loans	8.82	6.23		1.86	13.06	100.00	6.28
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.00	75.18	25.77	57.95	60.33	80.33	51.57
3.2 Agriculture loans / gross loans	7.98	8.47	1.51	14.51	2.52	5.81	6.66
3.3 Mining and quarry loans / gross loans	0.78	4.77	3.98	2.82	2.52	0.00	2.84
3.4 Manufacturing loans / gross loans	10.26	24.16	9.53	12.00	23.28	29.53	16.05
3.5 Services loans / gross loans	20.97	37.77	11.50	28.62	32.01	44.99	26.18
3.6 Households loans / gross loans	28.26	4.74	10.74	3.17	6.04	6.49	12.36
3.7 Top 20 borrowers exposure / total exposure	14.46	34.62	13.55	56.36	43.06	36.12	17.18
3.8 Top 20 borrowers exposure / capital base	164.26	252.29	75.45	329.53	276.52	189.88	125.93
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.66	13.03	8.95	1.65	7.99	0.50	7.80
4.2 Non-performing loans / gross assets	2.25	6.18	5.19	0.67	5.49	0.20	3.72
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.19)	31.77	20.23	0.04	26.72	0.79	14.90
4.4 Non-performing loans / capital and reserves	26.53	52.01	31.51	4.71	36.35	1.21	30.15
4.5 Reserve for loan losses / non-performing loans	104.48	38.92	35.81	99.20	26.48	34.62	50.58
4.6 Total on-balance sheet assets / capital and reserves	1,177.45	841.49	607.52	702.42	662.17	621.88	809.83
4.7 Gross loans / deposits	46.92	56.22	72.91	49.84	88.31	48.17	57.86
4.8 Gross loans / gross assets	39.77	47.42	57.95	40.55	68.68	39.39	47.73
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.58	47.65	47.85	39.91	61.30	45.73	45.38
4.1 Contingent liabilities / gross assets	1.54	2.40	1.79	3.72	1.73	8.37	2.33
4.11 Large exposure / capital base	91.39	256.17	41.98				-
4.12 Reserve for loan losses / gross loans	5.92	5.07	3.21	1.64	8.75	0.17	3.95
5 Earnings and Profitability							
5.1 Return on assets	0.26	0.60	1.12	1.30	0.64	0.73	0.68
5.2 Return on equity	2.99	4.91	6.84	8.94	4.16	4.68	5.43
5.3 Net interest income / operating income	65.39	64.14	62.97	58.29	76.34	60.50	64.54
5.4 Non-interest income / operating income	26.70	23.59	33.30	26.77	9.04	16.39	25.26
5.5 Operating expenses / operating income	66.87	52.17	29.33	38.26	49.94	43.70	48.09
5.6 Foreign exchange gains / operating income	13.58	13.90	15.15	0.00	2.73	7.98	10.57
5.7 Interest expense / interest income	10.79	16.06	5.59	20.40	16.08	27.64	13.64
5.8 Non-interest income / operating expenses	39.92	45.21	113.50	69.98	18.10	37.50	52.53
5.9 Personnel expenses / operating expenses	27.71	39.10	45.60	31.38	19.52	11.54	31.96
Earning assets / average total assets	76.52	74.80	72.34	79.03	78.91	67.21	75.71
5.11 Non-interest expenses / operating income	58.96	39.89	25.60	23.32	35.32	20.59	37.89
5.12 Personnel expenses / non-interest expenses	31.43	51.13	52.24	51.48	27.61	24.49	40.56
5.13 Net operating income / average total assets	0.50	0.86	1.87	1.30	1.02	1.00	0.99
5.14 Operating expenses / average total assets	1.01	0.94	0.78	0.81	1.02	0.77	0.92
5.15 Interest rate spread	12.30	8.40	7.40				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.15	0.30	0.13	0.40	0.38	0.64	0.26
6.2 Net interest income / average earning assets	1.26	1.59	2.27	1.57	1.97	1.68	1.63
6.3 Liquid assets / gross assets	33.01	22.34	31.07	54.09	21.23	26.71	31.62
6.4 Liquid assets / total demand and time liabilities	39.99	26.31	39.46	65.13	25.27	32.88	38.25
6.5 Deposit / Loans	213.15	177.87	137.16	200.64	113.23	207.60	172.82
6.6 Deposits / Loans and investments	112.23	117.33	113.82	104.49	101.98	120.72	111.68
6.7 Deposits / gross assets	84.77	84.35	79.48	81.35	77.77	81.77	82.49