

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 30, 2016 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.56	27.43	28.97	29.83	23.74	34.99	24.97
1.2 Tier I Capital / Risk-weighted Assets	17.65	26.98	28.86	31.57	23.98	34.99	25.15
1.3 Tier II Capital / Risk-weighted Assets	(0.09)	0.44	0.11	(1.71)	0.12	0.00	(0.13)
1.4 Capital and reserves / Total Assets	9.28	13.19	19.31	15.91	15.25	16.73	13.55
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.09	11.12	Not Applicable	6.71	3.93	0.00	3.83
2.2 Related party loans / Capital base	0.49	44.48		20.20	18.18	0.00	15.86
2.3 Director exposure / related party loans	0.00	0.28		0.00	2.98	0.00	0.62
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.71	68.05	26.13	64.54	58.34	69.65	49.42
3.2 Agriculture loans / gross loans	5.61	7.96	0.50	15.93	2.31	4.58	5.79
3.3 Mining and quarry loans / gross loans	0.49	2.35	3.49	2.16	2.40	0.35	1.98
3.4 Manufacturing loans / gross loans	7.73	23.15	7.21	11.77	23.02	16.11	13.95
3.5 Services loans / gross loans	24.88	34.58	14.92	34.68	30.61	48.60	27.70
3.6 Households loans / gross loans	25.58	7.15	13.85	4.14	5.27	3.86	13.00
3.7 Top 20 borrowers exposure / total exposure	15.42	35.32	12.18	54.55	37.91	23.80	27.54
3.8 Top 20 borrowers exposure / capital base	155.87	218.35	63.04	339.74	191.33	124.24	183.21
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.91	30.42	9.26	7.64	11.68	5.08	13.01
4.2 Non-performing loans / gross assets	2.32	13.42	5.82	2.95	6.93	2.07	6.00
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.10)	75.63	18.47	13.36	27.63	9.91	26.57
4.4 Non-performing loans / capital and reserves	25.58	105.77	30.83	18.71	46.76	12.44	45.36
4.5 Reserve for loan losses / non-performing loans	104.28	28.49	40.11	28.59	40.90	20.35	41.42
4.6 Total on-balance sheet assets / capital and reserves	1,104.80	788.14	530.24	634.04	674.77	600.22	756.65
4.7 Gross loans / deposits	46.36	54.47	82.39	48.70	73.09	50.87	56.75
4.8 Gross loans / gross assets	39.16	44.12	62.79	38.63	59.32	40.76	46.08
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.16	40.05	52.95	40.15	52.64	43.34	42.54
4.1 Contingent liabilities / gross assets	1.39	1.95	2.08	5.86	1.12	1.90	2.24
4.11 Large exposure / capital base	79.35	190.26	29.88		129.36	1.23	
4.12 Reserve for loan losses / gross loans	6.17	8.67	3.71	2.18	4.78	1.03	5.39
5 Earnings and Profitability							
5.1 Return on assets	1.33	1.36	2.71	2.46	1.28	1.46	1.70
5.2 Return on equity	14.39	10.37	13.45	16.78	8.12	9.12	12.62
5.3 Net interest income / operating income	69.54	70.81	61.64	67.94	66.04	54.34	66.85
5.4 Non-interest income / operating income	24.19	15.59	35.68	10.30	12.82	16.92	21.82
5.5 Operating expenses / operating income	55.75	64.87	45.82	50.77	61.57	52.39	55.24
5.6 Foreign exchange gains / operating income	12.81	7.90	18.10	5.04	5.08	6.07	10.96
5.7 Interest expense / interest income	8.27	16.12	4.18	24.25	24.25	34.60	14.49
5.8 Non-interest income / operating expenses	43.39	24.03	77.86	20.30	20.83	32.30	39.50
5.9 Personnel expenses / operating expenses	39.51	31.82	28.00	17.40	17.82	12.22	29.36
5.1 Earning assets / average total assets	77.62	69.81	82.55	79.12	70.68	81.37	76.17
5.11 Non-interest expenses / operating income	49.48	51.26	43.13	29.02	40.43	23.64	43.91
5.12 Personnel expenses / non-interest expenses	44.51	40.27	29.74	30.44	27.14	27.06	36.94
5.13 Net operating income / average total assets	2.17	1.75	4.54	2.46	2.14	2.73	2.49
5.14 Operating expenses / average total assets	2.73	3.24	3.84	2.53	3.42	3.01	3.07
5.15 Interest rate spread	12.30	8.55	7.40		10.50	11.00	
6 Liquidity:							
6.1 Interest expense / average earning assets	0.41	0.97	0.29	1.42	1.68	2.29	0.86
6.2 Net interest income / average earning assets	4.59	5.07	6.58	4.44	5.24	4.33	5.05
6.3 Liquid assets / gross assets	27.66	24.97	25.38	55.89	32.30	27.14	31.15
6.4 Liquid assets / total demand and time liabilities	48.70	49.75	32.93	86.03	125.36	57.66	55.95
6.5 Deposit / Loans	215.71	183.59	121.37	205.32	136.81	196.59	176.20
6.6 Deposits / Loans and investments	114.95	122.26	96.55	107.10	127.48	101.74	113.05
6.7 Deposits / gross assets	84.47	81.00	76.21	79.32	81.16	80.13	81.18