

**QUARTERLY FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the QUARTER ended March 31, 2012

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	16.28	22.48	21.88	30.88	18.06	42.36	21.25
1.2 Tier I Capital / Risk-weighted Assets	16.20	22.42	21.74	30.88	18.52	42.36	21.25
1.3 Tier II Capital / Risk-weighted Assets	0.08	0.06	0.15	0.00	0.00	0.00	0.07
1.4 Capital and reserves / Total Assets	8.55	9.63	12.90	12.28	13.58	13.75	10.73
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.16	7.76	Not Applicable	10.55	5.24	0.54	3.43
2.2 Related party loans / Capital base	0.76	29.72		31.03	32.50	1.11	15.53
2.3 Director exposure/ related party loans	21.67	2.97		0.14	22.85	100.00	7.60
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	44.05	77.15	25.04	75.26	61.46	95.74	52.53
3.2 Agriculture loans / gross loans	11.41	7.10	1.77	28.78	4.04	9.73	8.54
3.3 Mining and quarry loans / gross loans	0.73	5.34	2.62	0.80	2.93	0.54	2.48
3.4 Manufacturing loans / gross loans	9.40	21.34	9.12	13.07	26.83	20.79	15.07
3.5 Services loans / gross loans	22.50	43.37	11.53	32.60	27.66	64.69	26.45
3.6 Households loans / gross loans	27.81	6.58	13.92	9.90	5.21	4.26	14.26
3.7 Top 20 borrowers exposure/ total exposure	13.98	32.60	15.16	62.66	43.99	26.18	17.85
3.8 Top 20 borrowers exposure/ capital base	148.36	257.89	111.95	396.45	337.42	159.33	145.81
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	3.22	5.34	9.15	2.79	3.68	1.04	5.14
4.2 Non-performing loans / gross assets	1.11	1.87	5.40	0.91	2.52	0.26	2.15
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.18)	(16.87)	25.93	0.18	7.70	1.51	2.63
4.4 Non-performing loans / capital and reserves	13.19	20.10	42.75	7.51	18.81	1.91	20.46
4.5 Reserve for loan losses / non-performing loans	116.54	183.92	39.36	97.55	59.07	20.69	87.13
4.6 Total on-balance sheet assets / capital and reserves	1,184.96	1,075.08	792.03	821.70	747.28	727.55	949.90
4.7 Gross loans / deposits	40.46	41.01	70.80	39.24	81.88	30.15	49.58
4.8 Gross loans / gross assets	34.61	35.01	59.00	32.69	68.47	25.26	41.93
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.84	40.02	45.54	36.47	58.19	26.36	41.18
4.1 Contingent liabilities / gross assets	1.55	1.62	1.36	2.40	2.54	9.32	2.00
4.11 Large exposure / capital base	48.77	236.67	78.43			73.72	-
4.12 Reserve for loan losses / gross loans	3.75	9.82	3.60	2.73	2.17	0.21	4.48
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.45	0.45	0.65	0.95	0.67	0.42	0.57
5.2 Return on equity	5.50	4.62	5.09	7.96	5.13	3.00	5.41
5.3 Net interest income/ operating income	62.94	62.01	55.52	67.30	68.11	55.04	61.58
5.4 Non-interest income/ operating income	25.28	18.45	33.96	12.42	14.14	15.50	23.66
5.5 Operating expenses / operating income	56.00	57.63	62.87	40.88	49.93	58.91	56.00
5.6 Foreign exchange gains/ operating income	14.32	9.95	15.98	2.99	7.36	15.50	12.05
5.7 Interest expense/ interest income	15.76	23.96	15.93	23.16	20.67	34.86	19.33
5.8 Non-interest income/ operating expenses	45.16	32.01	54.02	30.38	28.32	26.32	42.25
5.9 Personnel expenses/ operating expenses	37.69	35.66	18.97	30.00	19.36	18.42	28.58
5.1 Earning assets / average total assets	77.01	73.17	75.07	69.02	82.12	67.27	74.99
5.11 Non-interest expenses / operating income	44.22	38.08	52.35	20.60	32.18	29.46	41.24
5.12 Personnel expenses / non-interest expenses	47.73	53.96	22.78	59.54	30.04	36.84	38.81
5.13 Net operating income / average total assets	0.76	0.62	1.09	0.95	1.07	0.50	0.83
5.14 Operating expenses / average total assets	0.96	0.85	1.85	0.66	1.07	0.71	1.06
5.15 Interest rate spread	12.00	8.00	13.25			10.10	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.26	0.41	0.42	0.48	0.45	0.50	0.37
6.2 Net interest income / average earning assets	1.39	1.29	2.22	1.59	1.74	0.93	1.56
6.3 Liquid assets / gross assets	20.67	24.58	34.80	57.59	17.37	34.99	28.83
6.4 Liquid assets / total demand and time liabilities	24.18	28.64	43.69	66.19	20.55	47.32	34.25
6.5 Deposit / Loans	247.16	243.84	141.23	254.86	122.13	331.66	201.71
6.6 Deposits / Loans and investments	111.61	120.77	113.79	122.64	101.73	128.88	114.73
6.7 Deposits / gross assets	85.54	85.38	83.33	83.32	83.62	83.77	84.58