

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended September 30, 2012

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.82	18.12	21.47	25.11	16.96	36.97	18.92
1.2 Tier I Capital / Risk-weighted Assets	14.74	18.07	21.32	25.11	17.33	36.97	18.91
1.3 Tier II Capital / Risk-weighted Assets	0.08	0.05	0.14	0.00	0.00	0.00	0.06
1.4 Capital and reserves / Total Assets	8.36	9.63	12.45	13.60	12.65	13.91	10.64
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.15	5.51	Not Applicable	11.23	8.18	0.38	3.64
2.2 Related party loans / Capital base	0.79	27.31		40.39	50.32	0.87	18.39
2.3 Director exposure/ related party loans	18.03	4.27		0.51	14.65	100.00	6.78
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.62	77.43	24.74	72.97	60.33	93.32	52.59
3.2 Agriculture loans / gross loans	10.58	7.08	1.63	25.31	4.29	8.39	8.22
3.3 Mining and quarry loans / gross loans	0.58	6.55	2.89	1.21	2.40	0.38	2.81
3.4 Manufacturing loans / gross loans	7.80	25.21	8.25	13.29	21.56	24.68	14.79
3.5 Services loans / gross loans	21.67	38.59	11.98	33.16	32.07	59.86	26.76
3.6 Households loans / gross loans	30.84	6.14	13.63	8.98	5.19	6.68	14.63
3.7 Top 20 borrowers exposure/ total exposure *	13.39	38.17	14.26	59.85	35.96	43.91	17.66
3.8 Top 20 borrowers exposure/ capital base	153.78	326.37	111.07	440.35	293.06	217.14	154.53
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.48	4.04	9.90	7.28	4.36	0.88	5.60
4.2 Non-performing loans / gross assets	1.19	1.66	5.77	2.70	2.47	0.26	2.39
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.78)	(15.40)	26.28	11.02	8.92	1.52	4.51
4.4 Non-performing loans / capital and reserves	14.45	17.84	47.54	20.07	19.82	1.90	22.91
4.5 Reserve for loan losses / non-performing loans	112.34	186.36	44.72	45.08	55.01	20.00	80.30
4.6 Total on-balance sheet assets / capital and reserves	1,212.60	1,072.00	824.18	744.44	801.71	719.25	958.27
4.7 Gross loans / deposits	40.03	48.11	69.59	45.32	67.64	35.69	50.50
4.8 Gross loans / gross assets	34.29	41.18	58.28	37.02	56.72	29.90	42.71
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	36.77	44.76	44.25	39.78	52.37	32.33	41.84
4.1 Contingent liabilities / gross assets	1.64	2.36	1.50	3.03	1.66	9.53	2.21
4.11 Large exposure / capital base	63.40	305.58	64.98				-
4.12 Reserve for loan losses / gross loans	3.91	7.53	4.43	3.28	8.75	0.18	4.50
5 Earnings and Profitability							
5.1 Return on assets	0.41	0.64	0.57	0.78	0.57	0.32	0.55
5.2 Return on equity	4.91	6.64	4.66	5.90	4.39	2.32	5.20
5.3 Net interest income/ operating income	63.41	65.44	61.96	61.37	66.48	55.41	63.40
5.4 Non-interest income/ operating income	26.35	19.80	30.50	22.38	14.51	16.89	23.97
5.5 Operating expenses / operating income	58.50	48.93	65.40	60.65	53.52	57.43	57.79
5.6 Foreign exchange gains/ operating income	14.41	11.07	14.92	17.21	8.87	12.84	13.52
5.7 Interest expense/ interest income	13.91	18.41	10.86	20.93	22.24	33.33	16.61
5.8 Non-interest income/ operating expenses	45.04	40.47	46.63	36.90	27.11	29.41	41.48
5.9 Personnel expenses/ operating expenses	37.64	35.80	15.70	20.24	16.84	29.41	26.72
5.1 Earning assets / average total assets	75.76	72.36	76.21	73.93	78.08	55.97	74.42
5.11 Non-interest expenses / operating income	48.26	34.16	57.85	44.40	34.51	29.73	45.16
5.12 Personnel expenses / non-interest expenses	45.62	51.28	17.75	27.64	26.12	56.82	34.19
5.13 Net operating income / average total assets	0.69	0.95	0.95	0.78	0.91	0.56	0.83
5.14 Operating expenses / average total assets	0.97	0.91	1.80	1.20	1.05	0.76	1.13
5.15 Interest rate spread	12.00	8.25	13.00				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.23	0.39	0.27	0.46	0.49	0.64	0.34
6.2 Net interest income / average earning assets	1.42	1.72	2.25	1.72	1.72	1.29	1.70
6.3 Liquid assets / gross assets	17.92	18.31	35.59	28.10	16.41	8.76	21.86
6.4 Liquid assets / total demand and time liabilities	28.78	30.74	61.53	36.54	66.88	17.04	37.56
6.5 Deposit / Loans	249.82	207.85	143.69	220.68	147.85	280.15	198.03
6.6 Deposits / Loans and investments	116.39	124.70	113.93	112.41	114.08	151.71	117.96
6.7 Deposits / gross assets	85.65	85.58	83.74	81.70	83.86	83.77	84.58

* Exposure includes loans, overdrafts, bonds, securities, debentures, and off-balance sheet items