

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
MARCH 31, 2010

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.50	24.29	15.35	23.44	23.00	30.93	19.89
1.2 Tier I Capital / Risk-weighted Assets	17.24	24.19	15.73	23.44	23.12	30.93	19.90
1.3 Tier II Capital / Risk-weighted Assets	0.26	0.10	0.16	0.00	0.00	0.00	0.14
1.4 Capital and reserves / Total Assets	8.31	10.35	10.46	11.77	12.77	10.64	10.05
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.26	10.73	Not Applicable	9.24	12.06	0.82	4.25
2.2 Related party loans / Capital base	1.06	36.38		29.42	49.51	2.25	18.72
2.3 Director exposure/ related party loans	24.64	2.34		0.33	19.05	100.00	8.20
3. Asset Composition¹							
3.1 Business enterprise loans / gross loans	50.16	79.85	20.48	80.76	49.98	72.57	49.53
3.2 Agriculture loans / gross loans	11.43	3.66	0.27	19.22	1.11	8.29	6.24
3.3 Mining and quarry loans / gross loans	1.05	4.64	0.71	1.29	1.50	2.82	1.65
3.4 Manufacturing loans / gross loans	12.54	30.28	3.68	16.07	21.12	11.54	14.10
3.5 Services loans / gross loans	24.71	39.17	15.73	36.15	25.91	48.76	26.14
3.6 Households loans / gross loans	25.81	6.99	15.94	17.91	9.31	27.40	16.92
3.7 Top 20 borrowers exposure/ total exposure	15.38	29.24	23.72	40.74	53.22	29.00	26.51
3.8 Top 20 borrowers exposure/ capital base	176.08	266.14	217.98	274.10	370.37	226.09	243.21
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.42	6.78	14.97	3.15	2.75	0.93	6.82
4.2 Non-performing loans / gross assets	0.40	1.83	9.59	0.90	1.23	0.23	2.43
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.14)	(22.83)	77.50	(4.52)	3.97	(2.56)	7.90
4.4 Non-performing loans / capital and reserves	4.86	18.39	93.16	7.79	9.67	2.18	24.55
4.5 Reserve for loan losses / non-performing loans	143.95	224.17	16.82	158.06	58.88	217.65	67.82
4.6 Total on-balance sheet assets / capital and reserves	1,210.48	1,007.41	971.77	861.91	788.81	944.69	1,011.43
4.7 Gross loans / deposits	32.48	32.74	74.20	34.41	52.54	29.99	41.85
4.8 Gross loans / gross assets	28.28	26.92	64.04	28.73	44.57	24.88	35.61
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	34.59	32.16	51.76	36.08	49.68	28.11	38.53
4.10 Contingent liabilities / gross assets	1.79	1.68	6.29	6.73	3.02	3.70	3.35
4.11 Large exposure / capital base		108.44	152.38	85.90	262.09		-
4.12 Reserve for loan losses / gross loans	2.05	15.20	2.52	4.97	1.62	2.02	4.62
5 Earnings and Profitability							
5.1 Return on assets	0.48	0.53	0.65	0.67	0.50	0.48	0.55
5.2 Return on equity	5.95	5.11	6.08	5.76	3.76	4.58	5.45
5.3 Net interest income / operating income	62.23	48.50	26.78	30.05	51.45	34.48	41.55
5.4 Non-interest income / operating income	23.88	27.64	13.87	25.91	21.70	34.48	20.65
5.5 Operating expenses / operating income	55.05	59.94	80.84	61.49	57.49	46.90	66.85
5.6 Foreign exchange gains / operating income	14.93	19.88	6.43	10.71	14.32	11.03	11.75
5.7 Interest expense / interest income	18.25	32.98	68.91	59.44	34.29	47.37	47.64
5.8 Non-interest income / operating expenses	43.38	46.12	17.15	42.13	37.74	73.53	30.90
5.9 Personnel expenses / operating expenses	37.12	26.05	6.59	15.17	17.51	10.29	17.26
5.10 Earning assets / average total assets	78.25	74.96	74.29		76.30	67.92	
5.11 Non-interest expenses / operating income	41.16	36.08	21.49	17.44	30.65	15.86	29.05
5.12 Personnel expenses / non-interest expenses	49.65	43.28	24.78	53.47	32.85	30.43	39.72
5.13 Net operating income / average total assets	0.84	0.76	1.19	0.67	0.81	1.06	0.87
5.14 Operating expenses / average total assets	1.03	1.14	5.02	1.07	1.09	0.94	1.74
5.15 Interest rate spread		13.50	11.50	8.75	9.00	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.35	0.62	4.96		0.72	0.90	
6.2 Net interest income / average earning assets	1.55	1.26	2.24		1.37	1.01	
6.3 Liquid assets / gross assets	31.07	33.30	29.72	21.68	26.07	32.37	29.67
6.4 Liquid assets / total demand and time liabilities	35.27	41.28	34.70	25.30	30.84	38.96	34.80
6.5 Deposit / Loans	307.86	305.45	134.78	290.57	190.33	333.50	238.92
6.6 Deposits / Loans and investments	113.50	116.46	121.07	154.61	116.98	124.60	120.15
6.7 Deposits / gross assets	87.05	82.24	86.32	83.48	84.82	82.99	85.08

¹ Business enterprise loans includes Agriculture, Mining & Quarry, Manufacturing, and Services loans.