

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2015

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.06	21.62	30.06	28.19	24.45	28.50	23.87
1.2 Tier I Capital / Risk-weighted Assets	19.33	21.62	29.95	34.05	24.59	28.50	24.69
1.3 Tier II Capital / Risk-weighted Assets	(0.28)	0.00	0.11	(5.82)	0.12	0.00	(0.78)
1.4 Capital and reserves / Total Assets	8.87	13.64	20.44	13.39	15.18	15.36	13.28
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	13.14	Not Applicable	6.52	4.48	0.00	4.66
2.2 Related party loans / Capital base	0.17	62.10		18.05	20.93	0.00	19.15
2.3 Director exposure / related party loans	0.00	4.37		0.00	2.96	0.00	3.45
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.91	70.10	25.96	62.96	58.35	68.33	50.58
3.2 Agriculture loans / gross loans	5.91	7.32	0.44	15.65	2.39	4.82	5.78
3.3 Mining and quarry loans / gross loans	0.48	3.75	3.68	1.38	2.34	0.43	2.28
3.4 Manufacturing loans / gross loans	8.34	22.60	7.47	13.65	23.12	15.95	14.67
3.5 Services loans / gross loans	24.18	36.43	14.37	32.28	30.50	47.14	27.85
3.6 Households loans / gross loans	27.18	7.20	12.09	4.38	5.55	4.72	12.86
3.7 Top 20 borrowers exposure / total exposure	14.58	37.00	13.45	52.57	37.04	29.36	16.00
3.8 Top 20 borrowers exposure / capital base	134.46	248.83	66.65	295.30	187.27	143.39	103.26
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.89	24.31	10.00	5.16	11.44	0.02	11.51
4.2 Non-performing loans / gross assets	1.88	12.88	6.06	2.13	7.35	0.01	5.57
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.70)	73.54	19.19	11.70	29.63	0.00	26.57
4.4 Non-performing loans / capital and reserves	21.62	97.58	30.30	15.98	49.93	0.04	42.87
4.5 Reserve for loan losses / non-performing loans	103.24	24.64	36.66	26.81	40.66	100.00	38.03
4.6 Total on-balance sheet assets / capital and reserves	1,150.07	757.38	500.36	751.09	679.16	651.02	769.26
4.7 Gross loans / deposits	46.23	66.85	82.15	49.34	80.02	50.05	60.18
4.8 Gross loans / gross assets	38.48	53.00	60.53	41.21	64.25	40.32	48.43
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.92	50.73	51.30	41.00	55.28	47.24	45.53
4.1 Contingent liabilities / gross assets	1.39	2.08	3.05	6.65	1.17	1.61	2.50
4.11 Large exposure / capital base	57.07	40.44	253.03		147.11	14.83	-
4.12 Reserve for loan losses / gross loans	5.05	5.99	3.67	1.38	4.65	0.02	4.38
5 Earnings and Profitability							
5.1 Return on assets	0.52	0.51	0.81	0.96	0.52	0.72	0.63
5.2 Return on equity	5.70	3.81	3.91	7.20	3.28	4.70	4.70
5.3 Net interest income / operating income	69.43	66.37	62.40	70.64	69.47	52.71	66.82
5.4 Non-interest income / operating income	24.76	21.12	34.35	9.28	11.90	18.77	22.67
5.5 Operating expenses / operating income	53.10	67.51	51.28	43.19	57.69	45.49	55.04
5.6 Foreign exchange gains / operating income	12.21	14.06	16.87	5.35	6.17	5.78	12.00
5.7 Interest expense / interest income	7.73	15.86	4.96	22.14	21.15	35.11	13.59
5.8 Non-interest income / operating expenses	46.63	31.28	66.98	21.50	20.62	41.27	41.19
5.9 Personnel expenses / operating expenses	38.94	25.75	24.02	36.21	23.35	18.25	29.77
5.10 Earning assets / average total assets	76.24	74.19	78.45	78.88	73.32	66.60	75.81
5.11 Non-interest expenses / operating income	47.29	55.01	48.02	23.11	39.06	16.97	44.53
5.12 Personnel expenses / non-interest expenses	43.73	31.60	25.65	67.69	34.48	48.94	36.79
5.13 Net operating income / average total assets	0.84	0.63	1.35	0.96	0.84	0.95	0.89
5.14 Operating expenses / average total assets	0.95	1.32	1.42	0.73	1.15	0.79	1.09
5.15 Interest rate spread	12.30	7.40	8.55		9.50	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.33	0.12	0.43	0.51	0.76	0.28
6.2 Net interest income / average earning assets	1.68	1.77	2.25	1.53	1.89	1.41	1.79
6.3 Liquid assets / gross assets	28.84	18.31	23.57	53.13	26.70	29.88	28.76
6.4 Liquid assets / total demand and time liabilities	35.61	22.42	31.02	63.80	32.93	37.45	35.66
6.5 Deposit / Loans	216.31	149.58	121.73	202.66	124.96	199.80	166.17
6.6 Deposits / Loans and investments	112.84	108.07	97.33	108.61	117.48	123.57	109.50
6.7 Deposits / gross assets	83.23	79.28	73.68	83.52	80.29	80.56	80.47