

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2016

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	18.06	25.36	27.96	34.62	25.85	40.26	25.39
1.2 Tier I Capital / Risk-weighted Assets	18.28	25.63	27.96	35.74	25.99	40.26	25.68
1.3 Tier II Capital / Risk-weighted Assets	(0.22)	(0.16)	0.00	(1.11)	0.22	0.00	(0.22)
1.4 Capital and reserves / Total Assets	8.71	14.11	19.41	15.49	15.18	15.03	13.44
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.08	10.76	Not Applicable	7.10	5.75	0.00	4.07
2.2 Related party loans / Capital base	0.42	44.73		19.32	25.66	0.00	16.41
2.3 Director exposure / related party loans	0.00	0.28		0.00	2.15	0.00	0.59
3. Asset Composition							
3.1 Business enterprise loans / gross loans	39.02	67.28	26.32	64.23	58.33	66.14	49.24
3.2 Agriculture loans / gross loans	5.20	6.54	0.47	17.03	2.27	4.68	5.49
3.3 Mining and quarry loans / gross loans	0.56	2.49	3.53	1.27	2.23	0.36	1.90
3.4 Manufacturing loans / gross loans	8.19	20.27	7.16	11.81	23.76	15.66	13.52
3.5 Services loans / gross loans	25.07	37.99	15.16	34.12	30.07	45.44	28.33
3.6 Households loans / gross loans	25.57	9.39	13.34	4.34	5.40	3.69	13.51
3.7 Top 20 borrowers exposure / total exposure	16.08	34.33	11.52	54.04	36.95	23.47	27.46
3.8 Top 20 borrowers exposure / capital base	144.79	215.79	62.66	319.81	190.53	122.73	178.47
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.97	24.01	9.24	7.60	15.56	28.74	12.91
4.2 Non-performing loans / gross assets	2.34	11.60	5.52	2.99	9.59	11.33	6.05
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.06)	56.11	17.12	12.56	35.92	59.93	25.10
4.4 Non-performing loans / capital and reserves	27.58	85.61	29.11	19.50	66.09	77.40	46.31
4.5 Reserve for loan losses / non-performing loans	103.84	34.46	41.18	35.57	45.65	22.58	45.80
4.6 Total on-balance sheet assets / capital and reserves	1,176.24	738.13	527.08	652.58	689.01	682.97	765.23
4.7 Gross loans / deposits	46.69	61.94	79.70	49.03	77.53	50.10	58.54
4.8 Gross loans / gross assets	39.27	48.31	59.76	39.34	61.65	39.43	46.89
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.68	44.35	51.60	39.18	52.11	35.67	43.00
4.1 Contingent liabilities / gross assets	1.49	2.55	2.28	5.62	1.08	1.96	2.39
4.11 Large exposure / capital base	55.11	196.70	28.12		168.87	5.55	
4.12 Reserve for loan losses / gross loans	6.20	8.27	3.81	2.70	7.10	6.49	5.91
5 Earnings and Profitability							
5.1 Return on assets	0.50	0.60	0.89	0.95	0.32	(1.74)	0.55
5.2 Return on equity	5.60	4.43	4.58	6.02	2.12	(10.95)	4.05
5.3 Net interest income / operating income	66.96	72.61	62.01	65.56	63.11	50.72	66.09
5.4 Non-interest income / operating income	27.14	16.63	34.90	13.61	14.85	16.67	23.34
5.5 Operating expenses / operating income	52.12	63.97	46.91	43.70	68.62	183.33	58.30
5.6 Foreign exchange gains / operating income	12.99	10.32	18.05	9.26	8.74	6.52	12.46
5.7 Interest expense / interest income	8.10	12.91	4.75	24.12	25.88	39.13	13.79
5.8 Non-interest income / operating expenses	52.07	26.00	74.39	31.14	21.64	9.09	40.04
5.9 Personnel expenses / operating expenses	42.60	23.84	24.44	27.12	19.90	5.14	26.91
5.10 Earning assets / average total assets	73.13	71.32	82.06	80.02	71.27	79.24	75.11
5.11 Non-interest expenses / operating income	46.22	53.21	43.82	22.87	46.59	150.72	47.73
5.12 Personnel expenses / non-interest expenses	48.04	28.66	26.17	51.82	29.31	6.25	32.87
5.13 Net operating income / average total assets	0.81	0.73	1.51	0.95	0.53	(1.39)	0.81
5.14 Operating expenses / average total assets	0.88	1.29	1.33	0.73	1.17	3.07	1.13
5.15 Interest rate spread	12.30	5.29	7.40		10.50	11.00	
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.30	0.11	0.45	0.54	0.69	0.28
6.2 Net interest income / average earning assets	1.53	2.06	2.20	1.42	1.55	1.07	1.72
6.3 Liquid assets / gross assets	28.48	24.00	23.73	57.24	27.47	23.63	30.44
6.4 Liquid assets / total demand and time liabilities	35.49	29.40	32.49	68.40	34.34	29.55	38.12
6.5 Deposit / Loans	214.19	161.45	125.47	203.97	128.99	199.61	170.83
6.6 Deposits / Loans and investments	119.66	110.58	96.11	100.47	113.45	101.83	109.56
6.7 Deposits / gross assets	84.12	77.99	74.97	80.24	79.52	78.70	80.11