

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2012

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	15.68	16.13	21.79	27.77	20.44	36.21	19.33
1.2 Tier I Capital / Risk-weighted Assets	15.63	16.09	22.05	27.77	20.79	36.21	19.39
1.3 Tier II Capital / Risk-weighted Assets	0.04	0.04	0.15	0.00	0.00	0.00	0.05
1.4 Capital and reserves / Total Assets	7.42	9.59	12.68	13.26	12.45	14.24	10.23
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.13	5.67	Not Applicable	11.95	7.10	0.32	3.65
2.2 Related party loans / Capital base	0.64	31.01		38.20	37.41	0.81	17.86
2.3 Director exposure / related party loans	15.79	3.85		1.70	16.02	100.00	6.79
3. Asset Composition							
3.1 Business enterprise loans / gross loans	41.58	79.25	23.25	71.40	60.57	96.14	53.57
3.2 Agriculture loans / gross loans	8.74	7.51	1.65	22.17	4.15	8.74	7.61
3.3 Mining and quarry loans / gross loans	0.55	5.63	2.94	1.04	2.69	0.27	2.65
3.4 Manufacturing loans / gross loans	8.97	27.42	7.69	14.66	21.60	22.22	15.79
3.5 Services loans / gross loans	23.31	38.69	10.97	33.53	32.14	64.92	27.52
3.6 Households loans / gross loans	30.85	4.55	13.26	10.52	5.77	3.86	14.33
3.7 Top 20 borrowers exposure / total exposure	13.09	38.41	13.70	61.22	33.63	43.22	17.07
3.8 Top 20 borrowers exposure / capital base	140.71	336.29	107.27	387.85	243.25	216.00	142.93
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.24	4.89	12.04	6.76	4.15	0.73	6.04
4.2 Non-performing loans / gross assets	1.07	2.08	7.14	2.44	2.39	0.24	2.56
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.76)	(10.57)	37.04	10.08	5.56	1.29	6.89
4.4 Non-performing loans / capital and reserves	14.64	22.36	57.75	18.63	19.51	1.66	25.54
4.5 Reserve for loan losses / non-performing loans	112.04	147.29	35.87	45.88	71.50	22.22	73.05
4.6 Total on-balance sheet assets / capital and reserves	1,363.20	1,075.43	809.14	762.91	816.91	702.52	996.39
4.7 Gross loans / deposits	38.57	51.33	73.36	44.22	69.21	39.21	50.87
4.8 Gross loans / gross assets	33.18	42.52	59.26	36.13	57.59	32.49	42.48
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	36.90	46.87	44.14	39.53	50.84	33.02	42.09
4.1 Contingent liabilities / gross assets	1.81	2.79	1.41	2.99	1.33	8.94	2.29
4.11 Large exposure / capital base	69.96		63.87		316.34		-
4.12 Reserve for loan losses / gross loans	3.63	7.20	4.32	3.10	8.75	0.16	4.41
5 Earnings and Profitability							
5.1 Return on assets	0.46	0.61	0.96	1.21	0.55	0.41	0.68
5.2 Return on equity	5.89	6.31	7.65	9.01	4.38	2.93	6.50
5.3 Net interest income / operating income	63.12	68.55	64.43	61.97	69.90	52.70	65.04
5.4 Non-interest income / operating income	26.89	18.64	28.16	21.68	11.51	19.59	22.85
5.5 Operating expenses / operating income	54.72	53.16	39.37	37.09	53.40	50.00	48.47
5.6 Foreign exchange gains / operating income	14.51	11.28	13.61	5.21	5.96	15.54	11.55
5.7 Interest expense / interest income	13.66	15.75	10.31	20.88	21.00	34.45	15.70
5.8 Non-interest income / operating expenses	49.14	35.06	71.54	58.47	21.56	39.19	47.14
5.9 Personnel expenses / operating expenses	39.87	28.72	34.08	35.78	25.71	18.92	33.46
5.1 Earning assets / average total assets	76.04	69.55	75.79	72.27	80.15	56.33	73.83
5.11 Non-interest expenses / operating income	44.73	40.34	31.96	20.73	34.81	22.30	36.36
5.12 Personnel expenses / non-interest expenses	48.78	37.84	41.98	64.00	39.44	42.42	44.61
5.13 Net operating income / average total assets	0.75	0.90	1.60	1.21	0.88	0.65	0.99
5.14 Operating expenses / average total assets	0.90	1.02	1.04	0.71	1.00	0.65	0.93
5.15 Interest rate spread	12.00		13.00		8.95		-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.22	0.36	0.26	0.44	0.45	0.65	0.32
6.2 Net interest income / average earning assets	1.42	1.91	2.23	1.67	1.71	1.23	1.73
6.3 Liquid assets / gross assets	33.08	25.38	22.48	49.33	26.90	55.45	31.56
6.4 Liquid assets / total demand and time liabilities	39.48	30.29	27.29	59.48	31.33	66.16	37.72
6.5 Deposit / Loans	259.26	194.83	136.32	226.16	144.48	255.03	196.58
6.6 Deposits / Loans and investments	120.26	126.98	107.74	119.07	106.97	147.54	118.60
6.7 Deposits / gross assets	86.02	82.85	80.79	81.71	83.20	82.86	83.51

NOTE: Amended ratios highlighted