

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2014 (Amended)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	20.90	17.05	27.68	30.04	21.71	27.15	22.50
1.2 Tier I Capital / Risk-weighted Assets	20.86	17.75	27.55	29.85	22.00	27.15	22.66
1.3 Tier II Capital / Risk-weighted Assets	0.04	(0.70)	0.12	0.19	0.13	0.00	(0.11)
1.4 Capital and reserves / Total Assets	8.59	12.27	14.95	14.27	14.10	13.87	12.01
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.10	8.22	Not Applicable	11.98	5.85	0.12	4.12
2.2 Related party loans / Capital base	0.50	36.32		38.99	29.50	0.32	18.21
2.3 Director exposure / related party loans	10.20	6.62		1.94	17.56	100.00	7.44
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.49	76.72	27.14	68.82	57.69	84.32	52.98
3.2 Agriculture loans / gross loans	9.30	9.43	1.48	18.30	3.55	7.64	7.80
3.3 Mining and quarry loans / gross loans	0.56	5.27	3.76	2.34	2.88	0.00	2.87
3.4 Manufacturing loans / gross loans	8.30	26.95	10.02	14.57	20.29	34.56	16.18
3.5 Services loans / gross loans	22.33	35.07	11.89	33.61	30.97	42.12	26.13
3.6 Households loans / gross loans	29.44	4.75	11.37	3.82	7.11	4.25	13.12
3.7 Top 20 borrowers exposure / total exposure	13.58	36.72	14.39	59.54	31.50	39.74	17.35
3.8 Top 20 borrowers exposure / capital base	148.45	247.15	78.89	400.35	207.82	202.02	127.40
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.88	6.00	8.12	3.01	7.10	0.58	5.56
4.2 Non-performing loans / gross assets	1.50	2.99	4.71	1.22	4.37	0.20	2.61
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.17)	1.43	15.19	0.61	21.32	0.98	6.12
4.4 Non-performing loans / capital and reserves	17.70	25.07	32.30	8.62	31.40	1.44	22.18
4.5 Reserve for loan losses / non-performing loans	106.61	94.31	52.96	92.94	32.10	32.14	72.43
4.6 Total on-balance sheet assets / capital and reserves	1,182.56	838.50	686.04	709.02	719.19	721.45	848.86
4.7 Gross loans / deposits	45.23	60.14	73.63	50.09	74.26	43.33	56.94
4.8 Gross loans / gross assets	38.60	49.87	57.99	40.38	61.49	34.25	47.01
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.17	50.21	47.34	40.00	54.36	40.25	44.84
4.10 Contingent liabilities / gross assets	1.60	2.58	1.73	3.91	1.98	7.59	2.39
4.11 Large exposure / capital base	67.26	312.53	45.99				-
4.12 Reserve for loan losses / gross loans	4.13	5.65	4.30	2.80	8.75	0.19	4.03
5 Earnings and Profitability							
5.1 Return on assets	0.45	0.63	0.49	1.25	0.66	0.53	0.63
5.2 Return on equity	5.58	5.51	3.26	9.40	4.70	3.67	5.46
5.3 Net interest income / operating income	67.59	66.14	65.65	72.45	70.88	56.45	67.52
5.4 Non-interest income / operating income	24.99	20.08	28.90	14.68	14.62	25.27	22.33
5.5 Operating expenses / operating income	56.37	51.24	59.83	29.15	46.31	41.40	51.11
5.6 Foreign exchange gains / operating income	14.39	13.19	11.45	11.25	7.74	18.28	12.47
5.7 Interest expense / interest income	9.89	17.24	7.67	15.08	16.98	24.46	13.06
5.8 Non-interest income / operating expenses	44.33	39.20	48.31	50.37	31.56	61.04	43.69
5.9 Personnel expenses / operating expenses	36.32	34.83	20.47	29.78	22.81	23.38	29.89
5.10 Earning assets / average total assets	78.40	71.93	74.93	75.54	80.16	64.53	75.69
5.11 Non-interest expenses / operating income	48.95	37.46	54.38	16.29	31.82	23.12	40.97
5.12 Personnel expenses / non-interest expenses	41.83	47.64	22.52	53.29	33.20	41.86	37.29
5.13 Net operating income / average total assets	0.73	0.90	1.01	1.25	1.04	0.82	0.92
5.14 Operating expenses / average total assets	0.94	0.95	1.51	0.52	0.90	0.58	0.96
5.15 Interest rate spread	12.30	8.40	7.00				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.16	0.34	0.18	0.30	0.36	0.44	0.25
6.2 Net interest income / average earning assets	1.44	1.63	2.21	1.70	1.74	1.36	1.67
6.3 Liquid assets / gross assets	18.31	20.87	31.81	51.20	22.93	36.69	26.50
6.4 Liquid assets / total demand and time liabilities	21.96	25.51	41.61	60.16	26.94	44.91	32.24
6.5 Deposit / Loans	221.09	166.28	135.81	199.63	134.66	230.79	175.64
6.6 Deposits / Loans and investments	107.95	113.01	110.39	101.38	105.50	129.85	108.93
6.7 Deposits / gross assets	85.33	82.92	78.76	80.60	82.80	79.04	82.57