

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended September 30, 2017

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	18.47	32.39	26.32	32.08	26.44	45.54	26.55
1.2 Tier I Capital / Risk-weighted Assets	18.46	32.61	26.32	34.65	26.56	45.54	26.95
1.3 Tier II Capital / Risk-weighted Assets	0.01	0.07	0.00	(0.15)	0.19	0.00	0.02
1.4 Capital and reserves / Total Assets	10.32	15.44	18.98	15.89	15.35	16.65	14.45
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.12	10.93	Not Applicable	5.14	5.64	0.00	3.71
2.2 Related party loans / Capital base	0.61	37.51	Not Applicable	15.61	24.49	0.00	14.70
2.3 Director exposure / related party loans	17.11	0.36	Not Applicable	3.24	2.35	0.00	1.42
3 Asset Composition							
3.1 Business enterprise loans / gross loans	38.52	67.49	28.04	65.15	56.24	65.58	48.71
3.2 Agriculture loans / gross loans	4.73	6.02	0.44	18.25	1.49	3.49	5.26
3.3 Mining and quarry loans / gross loans	0.44	3.68	3.52	2.39	2.00	0.49	2.23
3.4 Manufacturing loans / gross loans	6.38	21.04	7.83	10.28	24.47	15.75	12.94
3.5 Services loans / gross loans	26.97	36.74	16.25	34.23	28.29	45.84	28.29
3.6 Households loans / gross loans	24.06	9.12	13.02	4.33	5.25	3.68	13.06
3.7 Top 20 borrowers exposure / total exposure	17.41	35.02	12.23	54.10	36.73	24.10	28.16
3.8 Top 20 borrowers exposure / capital base	158.72	199.32	65.48	331.16	187.98	102.80	178.12
4 Asset Quality							
4.1 Non-performing loans / gross loans	6.52	28.92	9.46	7.18	16.80	23.15	13.76
4.2 Non-performing loans / gross assets	2.75	13.52	6.01	2.68	9.65	7.62	6.49
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.20)	62.32	22.44	7.50	34.33	35.68	25.21
4.4 Non-performing loans / capital and reserves	27.46	91.54	32.28	17.13	65.93	46.63	46.28
4.5 Reserve for loan losses / non-performing loans	104.36	31.92	30.48	56.19	47.92	23.49	45.54
4.6 Total on-balance sheet assets / capital and reserves	997.70	677.05	536.76	638.90	682.89	611.61	713.33
4.7 Gross loans / deposits	50.86	58.97	83.82	48.59	72.41	41.32	59.24
4.8 Gross loans / gross assets	42.24	46.75	63.57	37.35	57.48	32.94	47.16
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.82	40.90	55.58	36.43	48.78	33.33	42.76
4.1 Contingent liabilities / gross assets	1.41	2.86	2.21	5.11	1.38	0.84	2.39
4.11 Large exposure / capital base	80.75	162.85	29.54		168.00	1.03	-
4.12 Reserve for loan losses / gross loans	6.80	9.23	2.88	4.03	8.05	5.44	6.26
5 Earnings and Profitability							
5.1 Return on assets	0.38	0.40	0.97	0.92	0.70	0.28	0.59
5.2 Return on equity	3.68	2.62	5.15	5.84	4.52	1.70	4.12
5.3 Net interest income / operating income	68.23	65.92	67.14	56.45	79.63	48.23	66.71
5.4 Non-interest income / operating income	26.04	23.09	29.97	27.59	8.24	17.26	24.05
5.5 Operating expenses / operating income	64.84	71.77	39.27	52.70	49.07	76.11	56.77
5.6 Foreign exchange gains / operating income	12.88	14.86	12.02	9.60	3.45	13.27	11.31
5.7 Interest expense / interest income	7.74	14.30	4.12	22.05	13.22	41.71	12.16
5.8 Non-interest income / operating expenses	40.16	32.17	76.34	52.35	16.79	22.67	42.37
5.9 Personnel expenses / operating expenses	35.81	34.23	32.22	19.91	18.23	15.70	29.90
5.10 Earning assets / average total assets	77.06	75.71	79.41	72.59	70.82	65.80	75.35
5.11 Non-interest expenses / operating income	59.12	60.77	36.38	36.73	36.94	41.59	47.53
5.12 Personnel expenses / non-interest expenses	39.28	40.42	34.78	28.57	24.22	28.72	35.72
5.13 Net operating income / average total assets	0.60	0.46	1.61	0.92	1.20	0.31	0.83
5.14 Operating expenses / average total assets	1.10	1.17	1.04	1.03	1.16	0.99	1.10
5.15 Interest rate spread	12.30	5.59	7.50		10.55	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.13	0.24	0.10	0.43	0.40	0.69	0.24
6.2 Net interest income / average earning assets	1.51	1.43	2.25	1.51	2.63	0.97	1.72
6.3 Liquid assets / gross assets	27.92	17.72	26.37	59.56	29.74	39.22	31.03
6.4 Liquid assets / total demand and time liabilities	36.01	21.64	34.82	72.67	35.42	48.78	38.95
6.5 Deposit / Loans	196.62	169.57	119.31	205.79	138.10	242.04	168.80
6.6 Deposits / Loans and investments	112.36	106.20	97.44	109.63	119.65	123.71	109.22
6.7 Deposits / gross assets	83.05	79.27	75.85	76.86	79.37	79.72	79.61

AMENDED