

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 30, 2014 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.59	21.66	26.40	26.77	19.17	29.21	21.05
1.2 Tier I Capital / Risk-weighted Assets	14.56	22.39	26.27	26.46	19.47	29.21	21.20
1.3 Tier II Capital / Risk-weighted Assets	0.02	(0.73)	0.12	0.30	0.11	0.00	(0.10)
1.4 Capital and reserves / Total Assets	8.70	10.56	16.77	14.33	15.32	16.09	12.20
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	9.66	Not Applicable	11.39	5.59	0.08	4.44
2.2 Related party loans / Capital base	0.38	44.93		33.11	31.59	0.21	20.40
2.3 Director exposure / related party loans	8.82	6.23		1.86	13.06	100.00	6.28
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.00	77.11	25.77	57.95	60.33	80.33	52.01
3.2 Agriculture loans / gross loans	7.98	8.49	1.51	14.51	2.52	5.81	6.66
3.3 Mining and quarry loans / gross loans	0.78	4.78	3.98	2.82	2.52	0.00	2.84
3.4 Manufacturing loans / gross loans	10.26	24.21	9.53	12.00	23.28	29.53	16.05
3.5 Services loans / gross loans	20.97	37.47	11.50	28.62	32.01	44.99	26.10
3.6 Households loans / gross loans	28.26	4.75	10.74	3.17	6.04	6.49	12.36
3.7 Top 20 borrowers exposure / total exposure	14.46	34.66	13.55	56.36	43.06	36.12	17.19
3.8 Top 20 borrowers exposure / capital base	164.26	252.29	75.45	329.53	276.52	189.88	125.93
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.66	13.03	8.95	1.65	7.99	0.50	7.80
4.2 Non-performing loans / gross assets	2.25	6.03	5.19	0.67	5.49	0.20	3.70
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.19)	35.72	20.23	0.04	26.72	0.79	15.28
4.4 Non-performing loans / capital and reserves	26.53	58.48	31.51	4.71	36.35	1.21	30.92
4.5 Reserve for loan losses / non-performing loans	104.48	38.92	35.81	99.20	26.48	34.62	50.58
4.6 Total on-balance sheet assets / capital and reserves	1,177.45	969.43	607.52	702.42	662.17	621.88	835.44
4.7 Gross loans / deposits	46.92	56.22	72.91	49.84	88.31	48.17	57.86
4.8 Gross loans / gross assets	39.77	46.29	57.95	40.55	68.68	39.39	47.46
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.58	46.54	47.85	39.91	61.30	45.73	45.12
4.1 Contingent liabilities / gross assets	1.54	2.35	1.79	3.72	1.73	8.37	2.31
4.11 Large exposure / capital base	91.39	256.17	41.98				-
4.12 Reserve for loan losses / gross loans	5.92	5.07	3.21	1.64	8.75	0.17	3.95
5 Earnings and Profitability							
5.1 Return on assets	1.22	1.73	2.71	3.73	1.96	2.28	2.03
5.2 Return on equity	14.27	16.90	16.86	26.97	13.47	14.38	17.28
5.3 Net interest income / operating income	67.69	67.51	63.86	67.07	73.87	60.49	67.18
5.4 Non-interest income / operating income	24.67	19.49	31.70	18.56	11.45	19.91	22.70
5.5 Operating expenses / operating income	58.65	52.46	41.42	35.46	47.37	39.04	48.51
5.6 Foreign exchange gains / operating income	13.24	11.58	13.82	3.46	5.10	12.50	10.78
5.7 Interest expense / interest income	10.13	16.15	6.50	17.64	16.58	24.47	13.09
5.8 Non-interest income / operating expenses	42.06	37.15	76.53	52.32	24.17	50.99	46.79
5.9 Personnel expenses / operating expenses	34.46	36.58	28.37	29.28	21.01	16.60	31.44
5.1 Earning assets / average total assets	75.95	72.32	74.36	82.79	78.77	72.60	75.91
5.11 Non-interest expenses / operating income	51.02	39.46	36.99	21.09	32.69	19.44	38.39
5.12 Personnel expenses / non-interest expenses	39.62	48.63	31.77	49.22	30.45	33.33	39.73
5.13 Net operating income / average total assets	2.01	2.49	4.64	3.73	3.15	3.18	2.93
5.14 Operating expenses / average total assets	2.86	2.75	3.28	2.05	2.83	2.03	2.76
5.15 Interest rate spread	12.30	8.40	7.40				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.50	0.94	0.48	1.05	1.11	1.63	0.78
6.2 Net interest income / average earning assets	4.47	4.87	6.86	4.91	5.58	5.04	5.15
6.3 Liquid assets / gross assets	33.01	21.81	31.07	54.09	21.23	26.71	31.44
6.4 Liquid assets / total demand and time liabilities	39.99	26.31	39.46	65.13	25.27	32.88	38.25
6.5 Deposit / Loans	213.15	177.87	137.16	200.64	113.23	207.60	172.82
6.6 Deposits / Loans and investments	112.23	117.33	113.82	104.49	101.98	120.72	111.68
6.7 Deposits / gross assets	84.77	82.33	79.48	81.35	77.77	81.77	82.02