

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2011

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	16.19	19.80	15.80	28.74	17.66	41.71	19.14
1.2 Tier I Capital / Risk-weighted Assets	16.13	19.74	15.66	28.74	17.73	41.71	19.09
1.3 Tier II Capital / Risk-weighted Assets	0.06	0.06	0.14	0.00	0.00	0.00	0.06
1.4 Capital and reserves / Total Assets	7.93	9.79	12.71	11.60	12.61	14.30	10.35
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.20	4.92	Not Applicable	10.23	5.29	0.65	2.87
2.2 Related party loans / Capital base	0.90	21.13		31.41	29.13	1.18	13.72
2.3 Director exposure/ related party loans	20.83	4.30		0.14	25.94	100.00	9.50
3. Asset Composition							
3.1 Business enterprise loans / gross loans	43.81	74.86	25.03	74.99	59.26	96.59	51.45
3.2 Agriculture loans / gross loans	10.27	6.44	1.85	27.80	5.25	10.51	8.37
3.3 Mining and quarry loans / gross loans	0.63	4.81	2.29	0.58	2.14	0.77	2.10
3.4 Manufacturing loans / gross loans	10.45	19.60	8.98	13.22	23.71	20.53	14.32
3.5 Services loans / gross loans	22.45	44.01	11.91	33.38	28.17	64.79	26.66
3.6 Households loans / gross loans	28.74	6.75	13.98	11.38	6.03	3.41	14.91
3.7 Top 20 borrowers exposure/ total exposure	13.64	34.66	16.30	60.09	38.02	20.22	16.90
3.8 Top 20 borrowers exposure/ capital base	149.19	299.74	156.34	371.04	302.88	135.92	149.98
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.21	5.39	10.56	2.70	2.66	1.83	5.40
4.2 Non-performing loans / gross assets	1.06	1.82	6.29	0.94	1.60	0.44	2.19
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.06)	(17.59)	37.61	1.38	1.92	2.10	4.43
4.4 Non-performing loans / capital and reserves	13.51	19.24	50.31	8.14	12.85	3.05	21.58
4.5 Reserve for loan losses / non-performing loans	115.21	191.43	25.25	83.02	85.02	31.11	79.45
4.6 Total on-balance sheet assets / capital and reserves	1,275.91	1,058.08	799.71	868.61	803.92	700.14	983.77
4.7 Gross loans / deposits	39.36	39.47	72.20	42.36	74.02	28.75	48.65
4.8 Gross loans / gross assets	33.03	33.75	59.57	34.67	60.20	23.84	40.62
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.39	39.04	47.16	39.76	58.91	28.45	41.73
4.1 Contingent liabilities / gross assets	2.02	1.65	1.94	2.42	4.66	10.11	2.49
4.11 Large exposure / capital base	61.24	279.86	104.74			51.17	-
4.12 Reserve for loan losses / gross loans	3.69	10.31	2.67	2.24	2.26	0.57	4.29
5 Earnings and Profitability							
5.1 Return on assets	0.47	0.53	0.93	0.92	0.70	0.50	0.64
5.2 Return on equity	5.74	5.23	7.64	7.76	5.72	3.58	6.21
5.3 Net interest income/ operating income	62.20	62.35	43.75	66.18	66.30	49.36	57.71
5.4 Non-interest income/ operating income	26.21	19.32	38.33	9.41	16.16	22.44	25.25
5.5 Operating expenses / operating income	55.47	56.55	46.18	48.97	45.86	41.03	50.98
5.6 Foreign exchange gains/ operating income	14.90	11.94	17.52	9.12	10.77	14.74	13.98
5.7 Interest expense/ interest income	15.70	22.71	29.06	26.95	20.92	36.36	22.80
5.8 Non-interest income/ operating expenses	47.26	34.16	82.99	19.22	35.24	54.69	49.53
5.9 Personnel expenses/ operating expenses	38.40	30.94	19.58	29.43	23.19	15.63	29.23
5.1 Earning assets / average total assets	79.23	72.93	73.86	70.77	81.42	77.97	76.06
5.11 Non-interest expenses / operating income	43.89	38.23	28.26	24.56	28.31	12.82	33.94
5.12 Personnel expenses / non-interest expenses	48.54	45.77	32.00	58.68	37.56	50.00	43.91
5.13 Net operating income / average total assets	0.78	0.75	1.69	0.92	1.16	0.89	1.00
5.14 Operating expenses / average total assets	0.97	0.97	1.45	0.89	0.98	0.62	1.04
5.15 Interest rate spread	12.00	8.00	12.00			10.10	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.26	0.45	0.77	0.65	0.47	0.56	0.47
6.2 Net interest income / average earning assets	1.40	1.52	1.88	1.75	1.78	0.97	1.58
6.3 Liquid assets / gross assets	29.79	25.11	26.71	52.49	29.28	37.94	31.08
6.4 Liquid assets / total demand and time liabilities	35.04	29.01	32.19	62.55	34.52	46.10	36.67
6.5 Deposit / Loans	254.06	253.38	138.50	236.10	135.09	347.87	205.56
6.6 Deposits / Loans and investments	108.12	128.97	116.34	121.70	98.66	106.61	114.36
6.7 Deposits / gross assets	83.91	85.52	82.50	81.86	81.32	82.92	83.49