

**QUARTERLY FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
**JUNE 30, 2010**

	RBL	GBTI	BNS	DBL	CBI	BOB *	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	15.03	24.79	14.52	23.46	22.80	33.30	19.02
1.2 Tier I Capital / Risk-weighted Assets	14.82	24.70	15.30	23.46	22.92	33.30	19.13
1.3 Tier II Capital / Risk-weighted Assets	0.21	0.09	0.16	0.00	0.00	0.00	0.12
1.4 Capital and reserves / Total Assets	8.50	10.16	11.38	11.71	13.40	10.13	10.27
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.23	10.69	Not Applicable	12.09	11.67	0.73	4.51
2.2 Related party loans / Capital base	1.03	35.53		39.76	49.66	1.82	20.52
2.3 Director exposure/ related party loans	25.76	1.69		0.25	21.24	100.00	7.83
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	50.00	78.25	22.20	14.44	49.69	75.40	50.02
3.2 Agriculture loans / gross loans	11.35	5.28	1.67	1.74	1.80	9.08	7.83
3.3 Mining and quarry loans / gross loans	0.76	4.15	1.74	0.50	1.72	2.61	1.80
3.4 Manufacturing loans / gross loans	13.31	27.31	6.20	2.43	20.51	12.68	14.83
3.5 Services loans / gross loans	24.58	41.52	12.58	9.77	25.65	51.03	25.56
3.6 Households loans / gross loans	25.15	6.56	14.80	4.71	8.52	24.59	15.17
3.7 Top 20 borrowers exposure/ total exposure	15.81	32.69	21.98	27.25	32.25	24.76	23.76
3.8 Top 20 borrowers exposure/ capital base	185.87	273.93	219.72	284.62	229.01	173.08	231.14
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	1.69	5.98	9.11	3.02	2.17	0.68	4.86
4.2 Non-performing loans / gross assets	0.49	1.75	5.95	0.83	1.01	0.16	1.77
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.00)	(26.34)	40.79	(38.78)	2.69	(0.49)	1.22
4.4 Non-performing loans / capital and reserves	5.80	17.96	53.01	7.18	7.61	1.58	17.57
4.5 Reserve for loan losses / non-performing loans	134.53	246.69	23.05	163.33	64.66	130.77	93.03
4.6 Total on-balance sheet assets / capital and reserves	1,183.84	1,028.39	890.99	865.96	751.12	989.32	989.82
4.7 Gross loans / deposits	33.81	35.55	76.28	32.87	55.50	26.57	43.09
4.8 Gross loans / gross assets	29.06	29.21	65.34	27.50	46.64	23.37	36.49
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	35.39	34.20	51.00	34.48	47.60	24.19	38.50
4.1 Contingent liabilities / gross assets	2.19	3.66	6.35	5.83	2.32	1.32	3.69
4.11 Large exposure / capital base	119.20	103.42	0.00	0.00	278.02	0.00	-
4.12 Reserve for loan losses / gross loans	2.27	14.75	2.10	4.93	1.40	0.89	4.53
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.44	0.51	0.85	0.78	0.64	0.70	0.60
5.2 Return on equity	5.26	4.93	7.83	6.62	4.86	6.73	5.86
5.3 Net interest income/ operating income	63.25	53.80	38.68	38.90	54.20	41.07	49.84
5.4 Non-interest income/ operating income	24.41	21.72	21.87	20.31	21.80	16.07	22.32
5.5 Operating expenses / operating income	59.19	60.32	64.56	57.48	47.60	42.86	59.69
5.6 Foreign exchange gains/ operating income	16.18	14.31	9.87	0.16	15.40	12.50	11.97
5.7 Interest expense/ interest income	16.33	31.27	50.49	51.19	30.69	51.06	35.84
5.8 Non-interest income/ operating expenses	41.24	36.01	33.88	35.34	45.80	37.50	37.39
5.9 Personnel expenses/ operating expenses	32.57	27.50	12.63	14.79	20.59	14.58	21.77
5.1 Earning assets / average total assets	77.11	73.68	74.04	84.86	75.65	68.12	76.48
5.11 Non-interest expenses / operating income	46.84	35.83	25.11	16.69	23.60	0.00	31.85
5.12 Personnel expenses / non-interest expenses	41.16	46.28	32.46	50.94	41.53	-*	40.80
5.13 Net operating income / average total assets	0.76	0.72	1.55	0.78	1.07	0.83	0.92
5.14 Operating expenses / average total assets	1.10	1.09	2.83	1.05	0.97	0.62	1.36
5.15 Interest rate spread	14.92	13.00			9.00		
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.30	0.61	2.37	1.08	0.66	0.94	0.86
6.2 Net interest income / average earning assets	1.54	1.33	2.33	1.03	1.48	0.90	1.54
6.3 Liquid assets / gross assets	25.85	33.15	27.59	41.89	24.34	51.64	30.51
6.4 Liquid assets / total demand and time liabilities	30.03	40.50	32.02	48.90	28.34	58.43	35.82
6.5 Deposit / Loans	295.80	281.31	131.09	304.26	180.17	376.33	232.06
6.6 Deposits / Loans and investments	113.59	117.37	118.40	102.64	111.32	136.01	113.93
6.7 Deposits / gross assets	85.97	82.16	85.65	83.67	84.04	87.94	84.67

\* Item 5.12: BOB reported provision write-back which resulted in its non-interest expense being zero.