

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
DECEMBER 31, 2009

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.91	20.22	11.04	24.85	20.50	30.51	18.15
1.2 Tier I Capital / Risk-weighted Assets	17.70	20.13	11.51	24.85	20.61	30.51	18.19
1.3 Tier II Capital / Risk-weighted Assets	0.21	0.08	0.16	0.00	0.00	0.00	0.12
1.4 Capital and reserves / Total Assets	7.90	10.19	11.10	11.46	13.87	10.47	10.01
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.27	10.85	Not Applicable	11.41	12.74	Not Applicable	4.49
2.2 Related party loans / Capital base	1.09	35.66		34.23	50.16		20.32
2.3 Director exposure/ related party loans	25.71	2.26		0.28	17.85		7.26
3. Asset Composition ¹							
3.1 Business enterprise loans / gross loans	50.45	81.85	21.74	13.36	48.92	66.59	48.82
3.2 Agriculture loans / gross loans	10.23	5.80	0.37	1.92	1.23	9.59	6.37
3.3 Mining and quarry loans / gross loans	1.11	4.97	0.44	0.65	1.54	3.23	1.64
3.4 Manufacturing loans / gross loans	12.24	30.47	3.83	2.59	18.88	12.89	13.45
3.5 Services loans / gross loans	26.88	40.61	17.09	8.20	27.26	40.88	27.36
3.6 Households loans / gross loans	26.43	6.10	16.38	6.70	9.17	33.42	18.09
3.7 Top 20 borrowers exposure/ total exposure	16.37	32.35	26.29	27.51	46.62	25.30	25.85
3.8 Top 20 borrowers exposure/ capital base	176.28	279.41	335.11	249.17	281.86	203.09	247.68
4 Asset Quality							
4.1 Non-performing loans/ gross loans	1.77	8.31	18.06	3.39	2.67	1.13	8.26
4.2 Non-performing loans/ gross assets	0.50	2.25	12.23	0.95	1.25	0.29	2.98
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.20)	(19.56)	101.53	(35.71)	5.28	(6.17)	13.99
4.4 Non-performing loans / capital and reserves	6.32	23.01	111.43	8.38	9.06	2.82	30.29
4.5 Reserve for loan losses / non-performing loans	134.87	185.01	8.88	155.56	41.70	319.05	53.82
4.6 Total on-balance sheet assets / capital and reserves	1,274.52	1,023.54	911.00	885.65	724.54	964.48	1,014.95
4.7 Gross loans / deposits	32.37	33.35	79.31	33.45	55.94	30.23	42.75
4.8 Gross loans / gross assets	28.03	27.04	67.73	27.93	46.81	25.91	36.12
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	34.59	39.87	54.94	35.25	60.89	26.17	41.50
4.1 Contingent liabilities / gross assets	1.94	2.08	7.98	6.26	3.33	4.27	3.75
4.11 Large exposure / capital base	176.28	99.40	274.41	Not available			
4.12 Reserve for loan losses / gross loans	2.39	15.38	1.60	5.27	1.11	3.59	4.45
5 Earnings and Profitability							
5.1 Return on assets	0.65	0.50	0.93	0.73	0.61	0.63	0.67
5.2 Return on equity	8.06	4.94	8.56	6.10	4.26	6.07	6.66
5.3 Net interest income/ operating income	61.24	51.89	24.68	45.93	50.63	35.83	41.81
5.4 Non-interest income/ operating income	25.84	21.95	11.62	13.22	25.94	25.83	18.15
5.5 Operating expenses / operating income	44.08	56.32	75.79	61.36	54.81	56.67	61.76
5.6 Foreign exchange gains/ operating income	16.12	14.81	5.44	10.68	18.41	11.67	10.98
5.7 Interest expense/ interest income	17.42	33.52	72.07	47.07	31.64	51.69	48.92
5.8 Non-interest income/ operating expenses	58.62	38.96	15.33	21.55	47.33	45.59	29.38
5.9 Personnel expenses/ operating expenses	45.32	25.72	6.42	20.17	21.37	16.18	18.38
5.1 Earning assets / average total assets	74.20	73.12	75.57	82.91	70.75	71.58	74.93
5.11 Non-interest expenses / operating income	31.16	30.16	12.09	20.51	31.38	18.33	21.72
5.12 Personnel expenses / non-interest expenses	64.11	48.03	40.28	60.33	37.33	50.00	52.26
5.13 Net operating income / average total assets	1.14	0.77	1.68	0.73	0.98	0.74	1.08
5.14 Operating expenses / average total assets	0.90	0.99	5.27	1.16	1.19	0.97	1.74
5.15 Interest rate spread	14.77	13.50	11.50	Not available			
6 Liquidity:							
6.1 Interest expense / average earning assets	0.35	0.64	5.92	0.94	0.71	0.97	1.51
6.2 Net interest income / average earning assets	1.67	1.26	2.29	1.06	1.53	0.90	1.58
6.3 Liquid assets / gross assets	32.77	29.64	29.09	25.88	32.73	29.08	30.45
6.4 Liquid assets / total demand and time liabilities	37.16	36.58	34.05	31.41	37.08	33.15	35.66
6.5 Deposit / Loans	308.95	299.87	126.09	298.97	178.76	330.79	233.89
6.6 Deposits / Loans and investments	118.41	117.56	113.17	107.01	122.10	122.51	116.13
6.7 Deposits / gross assets	86.59	81.10	85.41	83.49	83.68	85.70	84.49

¹ Note: Items 3.2 - 3.5 are subsectors of 3.1