

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For January - December 31, 2016 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	18.06	25.36	27.96	34.62	25.85	40.26	25.39
1.2 Tier I Capital / Risk-weighted Assets	18.28	25.63	27.96	35.74	25.99	40.26	25.68
1.3 Tier II Capital / Risk-weighted Assets	(0.22)	(0.16)	0.00	(1.11)	0.22	0.00	(0.22)
1.4 Capital and reserves / Total Assets	8.71	14.11	19.41	15.49	15.18	15.03	13.44
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.08	10.76	Not Applicable	7.10	5.75	0.00	4.07
2.2 Related party loans / Capital base	0.42	44.73		19.32	25.66	0.00	16.41
2.3 Director exposure / related party loans	0.00	0.28		0.00	2.15	0.00	0.59
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	39.02	67.28	26.32	64.23	58.33	66.14	49.24
3.2 Agriculture loans / gross loans	5.20	6.54	0.47	17.03	2.27	4.68	5.49
3.3 Mining and quarry loans / gross loans	0.56	2.49	3.53	1.27	2.23	0.36	1.90
3.4 Manufacturing loans / gross loans	8.19	20.27	7.16	11.81	23.76	15.66	13.52
3.5 Services loans / gross loans	25.07	37.99	15.16	34.12	30.07	45.44	28.33
3.6 Households loans / gross loans	25.57	9.39	13.34	4.34	5.40	3.69	13.51
3.7 Top 20 borrowers exposure / total exposure	16.08	34.33	11.52	54.04	36.95	23.47	27.46
3.8 Top 20 borrowers exposure / capital base	144.79	215.79	62.66	319.81	190.53	122.73	178.47
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	5.97	24.01	9.24	7.60	15.56	28.74	12.91
4.2 Non-performing loans / gross assets	2.34	11.60	5.52	2.99	9.59	11.33	6.05
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.06)	56.11	17.12	12.56	35.92	59.93	25.10
4.4 Non-performing loans / capital and reserves	27.58	85.61	29.11	19.50	66.09	77.40	46.31
4.5 Reserve for loan losses / non-performing loans	103.84	34.46	41.18	35.57	45.65	22.58	45.80
4.6 Total on-balance sheet assets / capital and reserves	1,176.24	738.13	527.08	652.58	689.01	682.97	765.23
4.7 Gross loans / deposits	46.69	61.94	79.70	49.03	77.53	50.10	58.54
4.8 Gross loans / gross assets	39.27	48.31	59.76	39.34	61.65	39.43	46.89
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.68	44.35	51.60	39.18	52.11	35.67	43.00
4.1 Contingent liabilities / gross assets	1.49	2.55	2.28	5.62	1.08	1.96	2.39
4.11 Large exposure / capital base	55.11	196.70	28.12		168.87	5.55	
4.12 Reserve for loan losses / gross loans	6.20	8.27	3.81	2.70	7.10	6.49	5.91
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	1.81	2.05	3.49	3.42	0.87	(0.32)	2.17
5.2 Return on equity	20.55	14.81	17.55	23.60	5.72	(2.09)	16.26
5.3 Net interest income / operating income	68.86	71.32	61.74	67.32	62.89	53.51	66.42
5.4 Non-interest income / operating income	24.97	15.88	35.47	11.17	14.27	16.86	22.38
5.5 Operating expenses / operating income	54.79	64.61	46.11	48.92	79.65	82.55	57.59
5.6 Foreign exchange gains / operating income	12.86	8.59	18.08	6.14	6.39	6.18	11.43
5.7 Interest expense / interest income	8.22	15.21	4.33	24.22	26.64	35.64	14.43
5.8 Non-interest income / operating expenses	45.58	24.58	76.93	22.83	17.92	20.42	38.86
5.9 Personnel expenses / operating expenses	40.29	29.58	27.05	19.66	15.57	8.59	28.10
5.1 Earning assets / average total assets	74.38	73.83	82.72	83.21	74.05	79.80	76.97
5.11 Non-interest expenses / operating income	48.62	51.82	43.31	27.41	56.81	52.92	46.38
5.12 Personnel expenses / non-interest expenses	45.40	36.88	28.79	35.10	21.83	13.41	34.89
5.13 Net operating income / average total assets	2.93	2.59	5.87	3.42	1.38	1.27	3.16
5.14 Operating expenses / average total assets	3.55	4.74	5.03	3.27	5.42	6.03	4.29
5.15 Interest rate spread	12.30	5.29	7.40		10.50	11.00	
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.54	1.26	0.39	1.82	2.16	3.00	1.11
6.2 Net interest income / average earning assets	6.06	7.01	8.55	5.69	5.95	5.41	6.59
6.3 Liquid assets / gross assets	28.48	24.00	23.73	57.24	27.47	23.63	30.44
6.4 Liquid assets / total demand and time liabilities	35.49	29.40	32.49	68.40	34.34	29.55	38.12
6.5 Deposit / Loans	214.19	161.45	125.47	203.97	128.99	199.61	170.83
6.6 Deposits / Loans and investments	119.66	110.58	96.11	100.47	113.45	101.83	109.56
6.7 Deposits / gross assets	84.12	77.99	74.97	80.24	79.52	78.70	80.11