

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the QUARTER ended December 31, 2014

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	15.83	19.97	27.05	30.07	21.30	29.09	21.77
1.2 Tier I Capital / Risk-weighted Assets	15.87	19.91	26.96	29.79	21.49	29.09	21.75
1.3 Tier II Capital / Risk-weighted Assets	(0.04)	0.06	0.12	0.28	0.12	0.00	0.08
1.4 Capital and reserves / Total Assets	8.07	12.54	17.33	14.08	15.56	16.76	12.56
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.05	9.90	Not Applicable	9.59	5.18	0.05	4.27
2.2 Related party loans / Capital base	0.30	48.47		30.63	26.87	0.16	19.70
2.3 Director exposure / related party loans	6.67	6.03		2.01	13.18	100.00	6.34
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	40.73	75.06	25.77	54.84	61.62	79.68	51.85
3.2 Agriculture loans / gross loans	7.23	8.38	1.51	13.74	2.53	6.08	6.40
3.3 Mining and quarry loans / gross loans	0.84	4.22	3.95	2.67	2.70	0.00	2.72
3.4 Manufacturing loans / gross loans	9.36	25.00	9.53	11.35	24.15	21.88	15.93
3.5 Services loans / gross loans	23.30	37.47	11.50	27.09	32.24	51.72	26.94
3.6 Households loans / gross loans	27.35	4.47	11.02	3.00	5.83	6.77	12.05
3.7 Top 20 borrowers exposure / total exposure	16.27	33.84	13.50	50.71	36.94	31.54	16.89
3.8 Top 20 borrowers exposure / capital base	169.13	250.70	74.57	344.51	212.65	150.83	122.81
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	5.68	14.58	10.92	1.51	8.78	0.45	8.64
4.2 Non-performing loans / gross assets	2.29	7.12	6.14	0.61	6.34	0.19	4.17
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.32)	38.98	25.57	0.02	29.74	0.71	18.46
4.4 Non-performing loans / capital and reserves	29.00	58.14	36.08	4.36	41.48	1.11	33.82
4.5 Reserve for loan losses / non-performing loans	104.56	32.96	29.13	99.45	28.30	36.00	45.44
4.6 Total on-balance sheet assets / capital and reserves	1,268.86	816.57	587.64	714.52	654.30	597.19	811.49
4.7 Gross loans / deposits	47.68	62.12	72.50	49.48	95.57	51.63	59.96
4.8 Gross loans / gross assets	40.25	48.82	56.25	40.27	72.23	41.24	48.24
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.10	48.61	46.92	39.73	63.90	48.65	45.85
4.1 Contingent liabilities / gross assets	1.62	2.79	1.69	6.57	1.40	1.75	2.58
4.11 Large exposure / capital base	104.95	230.79	31.55				-
4.12 Reserve for loan losses / gross loans	5.94	4.81	3.18	1.51	8.75	0.16	3.93
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.51	0.59	0.96	1.11	0.66	0.75	0.71
5.2 Return on equity	6.11	4.76	5.62	7.82	4.26	4.56	5.66
5.3 Net interest income / operating income	67.97	65.53	57.81	73.08	68.60	61.74	65.66
5.4 Non-interest income / operating income	25.68	19.95	38.61	9.27	15.31	17.83	23.93
5.5 Operating expenses / operating income	54.03	52.48	40.92	37.38	49.50	40.87	47.67
5.6 Foreign exchange gains / operating income	13.67	12.40	17.49	0.00	9.39	7.39	11.86
5.7 Interest expense / interest income	8.55	18.14	5.82	19.46	19.00	24.87	13.69
5.8 Non-interest income / operating expenses	47.53	38.02	94.35	24.80	30.93	43.62	50.19
5.9 Personnel expenses / operating expenses	40.23	32.96	28.63	34.30	24.83	15.96	33.24
Earning assets / average total assets	78.24	73.60	69.53	82.08	80.70	67.34	76.15
5.11 Non-interest expenses / operating income	47.68	37.96	37.35	19.72	33.41	20.43	37.26
5.12 Personnel expenses / non-interest expenses	45.59	45.57	31.37	65.00	36.79	31.91	42.52
5.13 Net operating income / average total assets	0.80	0.85	1.58	1.11	1.07	1.02	1.02
5.14 Operating expenses / average total assets	0.94	0.94	1.09	0.66	1.05	0.70	0.93
5.15 Interest rate spread	12.30	8.55	7.40				-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.14	0.35	0.14	0.40	0.43	0.52	0.27
6.2 Net interest income / average earning assets	1.53	1.60	2.22	1.64	1.84	1.58	1.70
6.3 Liquid assets / gross assets	33.53	19.14	32.40	53.46	20.75	34.24	31.51
6.4 Liquid assets / total demand and time liabilities	40.80	22.97	42.35	64.87	25.81	41.41	38.72
6.5 Deposit / Loans	209.74	160.99	137.93	202.12	104.64	193.70	166.77
6.6 Deposits / Loans and investments	112.68	110.60	115.34	102.88	95.97	119.00	109.47
6.7 Deposits / gross assets	84.42	78.59	77.58	81.40	75.58	79.87	80.44