

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the **QUARTER** ended June 30, 2015

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.01	23.48	32.02	27.56	20.92	31.24	23.70
1.2 Tier I Capital / Risk-weighted Assets	17.17	23.12	31.93	27.30	21.06	31.24	23.62
1.3 Tier II Capital / Risk-weighted Assets	(0.16)	0.36	0.12	0.26	0.12	0.00	0.12
1.4 Capital and reserves / Total Assets	8.37	13.05	18.80	16.19	15.81	15.38	13.18
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.07	10.35	<i>Not Applicable</i>	9.82	4.43	0.03	4.33
2.2 Related party loans / Capital base	0.39	43.04		33.46	24.84	0.09	18.44
2.3 Director exposure / related party loans	1.22	5.88		1.83	2.47	100.00	4.21
3. Asset Composition							
3.1 Business enterprise loans / gross loans	39.79	72.52	24.96	61.47	59.83	78.70	51.45
3.2 Agriculture loans / gross loans	6.70	10.01	1.45	14.02	2.26	6.33	6.63
3.3 Mining and quarry loans / gross loans	0.51	4.50	3.57	2.93	2.51	0.46	2.65
3.4 Manufacturing loans / gross loans	9.36	23.64	8.79	13.12	23.18	19.88	15.51
3.5 Services loans / gross loans	23.22	34.36	11.14	31.41	31.88	52.03	26.66
3.6 Households loans / gross loans	26.00	4.70	11.50	4.89	5.00	5.31	11.71
3.7 Top 20 borrowers exposure / total exposure	15.45	37.26	14.99	49.57	40.10	31.02	16.69
3.8 Top 20 borrowers exposure / capital base	158.43	223.11	70.07	355.47	236.19	140.89	111.92
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.32	16.34	10.52	1.28	13.07	0.18	9.47
4.2 Non-performing loans / gross assets	1.93	7.69	6.07	0.53	9.68	0.07	4.43
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.18)	40.01	22.37	(0.32)	46.44	0.30	19.37
4.4 Non-performing loans / capital and reserves	23.59	60.45	32.95	3.30	62.77	0.46	34.28
4.5 Reserve for loan losses / non-performing loans	105.02	33.81	32.10	109.69	26.02	36.36	43.49
4.6 Total on-balance sheet assets / capital and reserves	1,220.18	786.49	542.40	621.32	648.76	650.23	773.56
4.7 Gross loans / deposits	42.60	56.78	76.22	51.31	92.07	47.73	57.02
4.8 Gross loans / gross assets	36.35	47.05	57.73	41.56	74.01	39.51	46.79
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	35.65	47.58	47.68	41.71	61.93	45.52	44.11
4.1 Contingent liabilities / gross assets	1.37	2.65	3.14	7.14	1.23	1.77	2.74
4.11 Large exposure / capital base	101.32	200.84	43.46				-
4.12 Reserve for loan losses / gross loans	5.59	5.52	3.38	1.40	3.40	0.07	4.12
5 Earnings and Profitability							
5.1 Return on assets	0.50	0.67	0.90	1.32	0.64	0.93	0.75
5.2 Return on equity	5.93	5.15	4.84	8.28	4.09	6.01	5.68
5.3 Net interest income / operating income	70.19	69.07	57.45	66.52	71.38	61.30	66.44
5.4 Non-interest income / operating income	23.25	18.76	38.93	15.81	11.84	15.07	23.16
5.5 Operating expenses / operating income	49.93	51.09	41.85	31.17	52.08	39.38	45.76
5.6 Foreign exchange gains / operating income	12.99	12.73	15.55	2.13	7.24	5.48	11.15
5.7 Interest expense / interest income	8.55	14.97	5.92	20.99	19.03	27.82	13.53
5.8 Non-interest income / operating expenses	46.56	36.72	93.03	50.71	22.74	38.26	50.61
5.9 Personnel expenses / operating expenses	46.47	34.79	26.58	19.09	19.58	15.65	32.69
5.10 Earning assets / average total assets	73.02	67.71	71.72	82.35	78.78	65.31	73.18
5.11 Non-interest expenses / operating income	43.37	38.93	38.23	13.50	35.31	15.75	35.36
5.12 Personnel expenses / non-interest expenses	53.50	45.66	29.10	44.08	28.88	39.13	42.30
5.13 Net operating income / average total assets	0.80	0.97	1.58	1.32	1.04	1.17	1.07
5.14 Operating expenses / average total assets	0.80	1.01	1.13	0.60	1.13	0.76	0.91
5.15 Interest rate spread	12.30	8.55	7.40				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.35	0.14	0.42	0.46	0.70	0.28
6.2 Net interest income / average earning assets	1.54	1.99	2.19	1.59	1.96	1.83	1.80
6.3 Liquid assets / gross assets	32.82	30.09	30.53	52.39	19.21	30.01	33.07
6.4 Liquid assets / total demand and time liabilities	40.80	36.66	42.33	62.68	22.36	36.35	41.06
6.5 Deposit / Loans	234.74	176.11	131.20	194.89	108.61	209.53	175.38
6.6 Deposits / Loans and investments	121.51	127.33	107.47	100.82	105.01	129.45	115.78
6.7 Deposits / gross assets	85.32	82.87	75.73	80.99	80.38	82.78	82.05