

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - June 30, 2016 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	18.71	25.49	36.12	27.99	24.52	29.37	25.82
1.2 Tier I Capital / Risk-weighted Assets	18.84	25.47	36.00	33.80	24.65	29.37	26.61
1.3 Tier II Capital / Risk-weighted Assets	(0.13)	0.02	0.11	(5.78)	0.12	0.00	(0.75)
1.4 Capital and reserves / Total Assets	9.15	12.99	18.80	14.36	15.80	16.48	13.18
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.08	11.35	<i>Not Applicable</i>	7.76	4.13	0.00	4.14
2.2 Related party loans / Capital base	0.38	46.56		21.26	18.48	0.00	16.56
2.3 Director exposure / related party loans	0.00	4.30		0.00	2.85	0.00	3.16
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.47	68.75	26.32	62.68	57.62	68.87	49.50
3.2 Agriculture loans / gross loans	5.54	8.02	0.59	15.70	2.33	4.55	5.79
3.3 Mining and quarry loans / gross loans	0.50	3.64	3.50	0.54	2.31	0.35	2.10
3.4 Manufacturing loans / gross loans	8.57	22.30	7.56	12.91	23.63	17.10	14.45
3.5 Services loans / gross loans	23.87	34.79	14.67	33.54	29.36	46.86	27.16
3.6 Households loans / gross loans	26.44	7.54	13.22	4.12	5.68	4.05	13.17
3.7 Top 20 borrowers exposure / total exposure	27.13	49.51	15.48	86.29	38.24	43.67	22.90
3.8 Top 20 borrowers exposure / capital base	143.96	220.96	66.36	287.26	179.89	126.61	100.38
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.11	25.51	9.86	8.26	10.93	1.07	11.89
4.2 Non-performing loans / gross assets	1.94	12.20	6.16	3.21	6.66	0.45	5.55
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.68)	67.81	20.94	16.66	25.19	2.19	25.27
4.4 Non-performing loans / capital and reserves	21.66	97.52	33.56	22.52	43.35	2.76	43.13
4.5 Reserve for loan losses / non-performing loans	103.16	30.46	37.59	26.04	41.90	20.55	41.40
4.6 Total on-balance sheet assets / capital and reserves	1,115.25	799.55	544.49	702.43	651.21	607.33	776.67
4.7 Gross loans / deposits	44.70	58.44	82.55	46.56	75.76	52.38	56.93
4.8 Gross loans / gross assets	38.02	47.81	62.51	38.80	60.89	42.50	46.70
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	36.56	44.74	51.07	39.86	54.34	46.29	43.33
4.1 Contingent liabilities / gross assets	1.36	2.09	2.90	6.76	1.08	1.95	2.49
4.11 Large exposure / capital base	57.30	199.07			127.56		-
4.12 Reserve for loan losses / gross loans	5.27	7.77	3.71	2.15	4.58	0.22	4.92
5 Earnings and Profitability							
5.1 Return on assets	0.93	0.91	1.63	1.61	0.94	0.75	1.12
5.2 Return on equity	10.58	6.95	8.68	10.58	5.94	4.70	8.52
5.3 Net interest income / operating income	69.97	71.03	60.07	69.64	67.38	50.72	66.90
5.4 Non-interest income / operating income	23.66	15.16	37.55	8.25	11.76	18.48	21.78
5.5 Operating expenses / operating income	52.92	65.42	50.21	50.25	58.92	51.99	55.17
5.6 Foreign exchange gains / operating income	12.51	7.21	17.50	4.00	4.58	7.07	10.48
5.7 Interest expense / interest income	8.34	16.28	3.81	24.10	23.64	37.78	14.48
5.8 Non-interest income / operating expenses	44.70	23.18	74.77	16.41	19.96	35.54	39.47
5.9 Personnel expenses / operating expenses	42.86	32.17	26.45	15.11	19.08	13.24	29.93
5.1 Earning assets / average total assets	41.44	52.25	66.47	41.41	68.64	45.27	50.71
5.11 Non-interest expenses / operating income	46.55	51.61	47.84	28.14	38.06	21.20	43.85
5.12 Personnel expenses / non-interest expenses	48.72	40.78	27.77	26.98	29.53	32.48	37.66
5.13 Net operating income / average total assets	1.50	1.16	2.75	1.61	1.58	1.68	1.65
5.14 Operating expenses / average total assets	1.68	2.19	2.77	1.63	2.27	1.82	2.03
5.15 Interest rate spread	12.30	8.55			10.50		-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.36	0.78	0.19	1.19	1.13	2.00	0.68
6.2 Net interest income / average earning assets	4.00	4.02	4.78	3.74	3.64	3.30	4.04
6.3 Liquid assets / gross assets	29.58	26.11	25.08	55.08	31.64	27.15	31.73
6.4 Liquid assets / total demand and time liabilities	37.07	31.45	31.07	63.42	37.60	33.05	38.61
6.5 Deposit / Loans	223.72	171.11	121.14	214.76	131.99	190.90	175.65
6.6 Deposits / Loans and investments	214.64	163.93	116.09	206.30	127.63	183.21	168.63
6.7 Deposits / gross assets	85.06	81.80	75.73	83.33	80.37	81.13	82.02