

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - June 30, 2017 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.03	32.35	26.44	31.46	26.12	43.27	26.69
1.2 Tier I Capital / Risk-weighted Assets	19.24	33.81	27.08	33.81	26.22	43.27	27.52
1.3 Tier II Capital / Risk-weighted Assets	(0.20)	(0.21)	0.00	(2.35)	0.22	0.00	(0.40)
1.4 Capital and reserves / Total Assets	10.16	14.88	18.56	15.66	15.66	16.47	14.22
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.15	10.90	Not Applicable	7.09	6.04	0.00	4.03
2.2 Related party loans / Capital base	0.74	37.14		20.69	26.67	0.00	15.84
2.3 Director exposure / related party loans	27.17	0.40		0.00	2.05	0.00	0.95
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.44	68.15	27.96	65.02	56.86	64.22	48.99
3.2 Agriculture loans / gross loans	4.71	6.03	0.48	15.77	1.52	3.38	4.92
3.3 Mining and quarry loans / gross loans	0.47	2.61	3.58	1.89	2.06	0.44	1.97
3.4 Manufacturing loans / gross loans	6.68	21.47	7.53	12.48	24.46	13.51	13.35
3.5 Services loans / gross loans	26.58	38.04	16.38	34.89	28.82	46.89	28.75
3.6 Households loans / gross loans	24.28	9.85	13.12	3.84	5.22	3.72	13.18
3.7 Top 20 borrowers exposure / total exposure	16.21	34.54	12.36	54.41	37.16	26.89	27.96
3.8 Top 20 borrowers exposure / capital base	145.75	189.00	68.04	338.41	193.05	110.85	176.03
4 Asset Quality							
4.1 Non-performing loans / gross loans	6.31	26.72	8.71	7.32	16.18	20.59	13.05
4.2 Non-performing loans / gross assets	2.69	11.93	5.45	2.75	9.80	7.42	6.16
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.08)	60.08	22.29	9.40	33.55	36.49	25.54
4.4 Non-performing loans / capital and reserves	27.21	82.88	29.76	17.76	65.76	45.78	44.44
4.5 Reserve for loan losses / non-performing loans	103.97	27.51	25.11	47.05	48.99	20.29	42.54
4.6 Total on-balance sheet assets / capital and reserves	1,012.66	694.91	546.24	646.76	670.94	616.59	721.90
4.7 Gross loans / deposits	51.19	55.47	81.71	47.56	76.90	45.00	58.75
4.8 Gross loans / gross assets	42.58	44.63	62.56	37.54	60.58	36.06	47.17
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.65	40.25	54.16	38.57	51.03	35.35	42.99
4.1 Contingent liabilities / gross assets	1.39	2.08	2.72	6.08	1.61	0.89	2.46
4.11 Large exposure / capital base	59.37	167.70	29.31		174.17	1.11	-
4.12 Reserve for loan losses / gross loans	6.56	7.35	2.19	3.44	7.93	4.18	5.55
5 Earnings and Profitability							
5.1 Return on assets	0.97	0.60	2.06	1.68	0.49	2.23	1.16
5.2 Return on equity	10.04	4.33	11.01	11.20	3.12	13.53	8.45
5.3 Net interest income / operating income	69.65	63.68	61.12	66.28	65.81	45.36	64.89
5.4 Non-interest income / operating income	24.65	22.91	35.91	13.35	12.66	22.03	24.29
5.5 Operating expenses / operating income	53.83	80.35	40.77	51.69	75.88	29.59	57.06
5.6 Foreign exchange gains / operating income	10.94	15.97	20.07	11.92	5.16	17.06	13.91
5.7 Interest expense / interest income	7.56	17.40	4.65	23.51	24.66	41.83	14.30
5.8 Non-interest income / operating expenses	45.80	28.51	88.07	25.82	16.68	74.45	42.56
5.9 Personnel expenses / operating expenses	43.96	29.19	28.97	14.03	15.27	31.39	29.71
5.1 Earning assets / average total assets	74.60	71.32	81.72	77.96	72.76	66.23	74.96
5.11 Non-interest expenses / operating income	48.13	66.93	37.79	31.32	54.35	(3.02)	46.23
5.12 Personnel expenses / non-interest expenses	49.16	35.05	31.25	23.15	21.32	(307.14)	36.67
5.13 Net operating income / average total assets	1.56	0.65	3.43	1.68	0.81	1.95	1.60
5.14 Operating expenses / average total assets	1.81	2.66	2.36	1.80	2.55	0.82	2.13
5.15 Interest rate spread	12.30	5.59	7.40		10.25	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.26	0.60	0.21	0.96	1.03	1.35	0.54
6.2 Net interest income / average earning assets	3.18	2.85	4.38	3.13	3.14	1.87	3.25
6.3 Liquid assets / gross assets	29.25	27.15	21.04	60.60	26.63	30.68	31.92
6.4 Liquid assets / total demand and time liabilities	36.87	33.38	26.79	71.70	32.35	37.97	39.50
6.5 Deposit / Loans	195.35	180.26	122.38	210.26	130.03	222.24	170.21
6.6 Deposits / Loans and investments	110.98	115.67	97.81	106.69	113.13	127.73	109.86
6.7 Deposits / gross assets	83.19	80.45	76.57	78.93	78.78	80.14	80.29