

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2015 (Amended)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.10	23.75	32.88	29.08	21.22	27.87	23.99
1.2 Tier I Capital / Risk-weighted Assets	17.19	23.68	32.79	28.81	21.43	27.87	23.98
1.3 Tier II Capital / Risk-weighted Assets	(0.09)	0.07	0.12	0.27	0.11	0.00	0.06
1.4 Capital and reserves / Total Assets	8.48	12.85	18.59	15.66	15.37	15.73	13.08
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	11.00	Not Applicable	10.35	4.36	0.05	4.45
2.2 Related party loans / Capital base	0.26	44.43		32.75	23.37	0.16	18.47
2.3 Director exposure / related party loans	3.70	5.80		1.88	2.48	100.00	4.23
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.16	72.78	25.92	55.35	60.98	80.43	51.25
3.2 Agriculture loans / gross loans	7.27	7.13	1.52	13.86	2.42	4.94	6.04
3.3 Mining and quarry loans / gross loans	0.59	4.55	3.84	2.69	2.65	0.00	2.69
3.4 Manufacturing loans / gross loans	8.76	26.12	9.59	11.46	23.50	18.82	15.90
3.5 Services loans / gross loans	23.55	34.98	11.57	27.34	32.41	56.67	26.74
3.6 Households loans / gross loans	26.69	4.31	10.50	3.03	5.30	5.59	11.53
3.7 Top 20 borrowers exposure / total exposure	15.78	36.43	14.72	50.71	40.31	29.82	17.13
3.8 Top 20 borrowers exposure / capital base	158.21	223.22	66.01	335.97	227.95	153.23	112.47
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.18	16.62	10.70	1.38	14.12	0.19	9.71
4.2 Non-performing loans / gross assets	1.96	7.80	6.02	0.56	10.62	0.08	4.59
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.24)	41.49	22.37	(0.27)	53.46	0.34	20.58
4.4 Non-performing loans / capital and reserves	23.57	62.30	33.02	3.62	70.94	0.52	35.82
4.5 Reserve for loan losses / non-performing loans	105.25	33.41	32.26	107.34	24.64	33.33	42.56
4.6 Total on-balance sheet assets / capital and reserves	1,203.47	798.94	548.57	642.50	667.90	635.86	779.80
4.7 Gross loans / deposits	44.50	57.63	71.80	49.88	93.30	52.21	57.61
4.8 Gross loans / gross assets	37.82	46.91	56.27	40.84	75.24	42.45	47.30
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.49	47.69	47.45	41.96	64.59	46.31	45.12
4.1 Contingent liabilities / gross assets	1.43	2.66	3.24	6.78	1.50	1.25	2.74
4.11 Large exposure / capital base	104.95	198.04	31.55				-
4.12 Reserve for loan losses / gross loans	5.45	5.55	3.45	1.48	3.48	0.06	4.13
5 Earnings and Profitability							
5.1 Return on assets	0.40	0.44	0.75	1.29	0.53	0.56	0.61
5.2 Return on equity	4.86	3.44	4.16	8.68	3.44	3.46	4.76
5.3 Net interest income / operating income	69.70	71.57	59.83	64.20	69.24	56.17	66.53
5.4 Non-interest income / operating income	23.94	14.72	37.14	18.54	12.66	16.60	23.05
5.5 Operating expenses / operating income	58.47	62.74	50.98	32.01	54.30	51.06	53.11
5.6 Foreign exchange gains / operating income	12.58	8.43	17.76	7.23	4.56	4.68	11.14
5.7 Interest expense / interest income	8.36	16.08	4.81	21.20	20.72	32.65	13.54
5.8 Non-interest income / operating expenses	40.95	23.45	72.86	57.91	23.31	32.50	43.40
5.9 Personnel expenses / operating expenses	37.60	36.25	27.14	18.64	21.91	15.83	31.05
5.10 Earning assets / average total assets	75.33	70.40	70.06	78.27	79.16	69.15	73.91
5.11 Non-interest expenses / operating income	52.11	49.03	47.96	14.74	36.20	23.83	42.70
5.12 Personnel expenses / non-interest expenses	42.19	46.38	28.86	40.49	32.87	33.93	38.62
5.13 Net operating income / average total assets	0.70	0.58	1.27	1.29	0.85	0.82	0.87
5.14 Operating expenses / average total assets	0.98	0.98	1.32	0.61	1.01	0.85	0.98
5.15 Interest rate spread	12.30	8.55	7.40				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.30	0.11	0.41	0.42	0.68	0.26
6.2 Net interest income / average earning assets	1.56	1.56	2.24	1.53	1.62	1.41	1.66
6.3 Liquid assets / gross assets	28.92	22.52	31.71	53.84	18.76	23.64	30.08
6.4 Liquid assets / total demand and time liabilities	34.97	27.28	42.67	63.58	22.27	31.16	36.92
6.5 Deposit / Loans	224.74	173.52	139.27	200.47	107.19	191.55	173.57
6.6 Deposits / Loans and investments	117.41	118.81	113.63	104.02	103.69	123.36	113.83
6.7 Deposits / gross assets	85.00	81.40	78.37	81.87	80.64	81.31	82.09

Amended