

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 30, 2015 (Cumulative) - Amended

| | RBL | GBTI | BNS | DBL | CBI | BOB | IND. |
|--|----------|--------|----------------|--------|--------|--------|--------|
| 1 Capital Adequacy: | | | | | | | |
| 1.1 Capital / Risk-weighted Assets | 16.61 | 23.43 | 31.45 | 28.71 | 20.86 | 30.06 | 23.58 |
| 1.2 Tier I Capital / Risk-weighted Assets | 16.82 | 23.06 | 31.34 | 34.61 | 21.02 | 30.06 | 24.32 |
| 1.3 Tier II Capital / Risk-weighted Assets | (0.22) | 0.37 | 0.12 | (5.87) | 0.12 | 0.00 | (0.71) |
| 1.4 Capital and reserves / Total Assets | 9.24 | 13.03 | 21.01 | 13.22 | 16.42 | 15.30 | 13.44 |
| 2 Lending / connected parties: | | | | | | | |
| 2.1 Related party loans / gross loans | 0.06 | 10.57 | Not Applicable | 9.09 | 4.54 | 0.03 | 4.28 |
| 2.2 Related party loans / Capital base | 0.30 | 46.38 | | 29.83 | 25.01 | 0.09 | 18.52 |
| 2.3 Director exposure / related party loans | 1.57 | 5.89 | | 0.00 | 2.52 | 100.00 | 3.89 |
| 3. Asset Composition | | | | | | | |
| 3.1 Business enterprise loans / gross loans | 39.03 | 71.35 | 24.73 | 61.24 | 59.65 | 71.49 | 50.60 |
| 3.2 Agriculture loans / gross loans | 6.54 | 7.64 | 0.53 | 13.34 | 2.36 | 6.19 | 5.75 |
| 3.3 Mining and quarry loans / gross loans | 0.51 | 4.27 | 3.67 | 1.44 | 2.38 | 0.37 | 2.42 |
| 3.4 Manufacturing loans / gross loans | 8.86 | 23.75 | 6.61 | 14.68 | 23.52 | 19.07 | 15.18 |
| 3.5 Services loans / gross loans | 23.11 | 35.69 | 13.91 | 31.78 | 31.38 | 45.86 | 27.24 |
| 3.6 Households loans / gross loans | 26.25 | 5.54 | 11.78 | 4.64 | 5.14 | 5.16 | 12.06 |
| 3.7 Top 20 borrowers exposure / total exposure | 15.58 | 36.12 | 14.62 | 53.26 | 39.46 | 30.83 | 16.80 |
| 3.8 Top 20 borrowers exposure / capital base | 159.56 | 236.58 | 66.63 | 356.58 | 227.66 | 143.01 | 113.12 |
| 4 Asset Quality | | | | | | | |
| 4.1 Non-performing loans / gross loans | 5.45 | 22.48 | 10.65 | 1.78 | 10.75 | 0.02 | 10.75 |
| 4.2 Non-performing loans / gross assets | 2.04 | 10.68 | 6.53 | 0.74 | 7.67 | 0.01 | 5.12 |
| 4.3 Non-performing loans net of reserve for loan losses / capital and reserves | (0.68) | 63.68 | 21.48 | 1.12 | 32.27 | 0.00 | 23.80 |
| 4.4 Non-performing loans / capital and reserves | 22.55 | 84.16 | 31.76 | 5.63 | 47.92 | 0.04 | 38.88 |
| 4.5 Reserve for loan losses / non-performing loans | 103.00 | 24.34 | 32.37 | 80.19 | 32.66 | 100.00 | 38.78 |
| 4.6 Total on-balance sheet assets / capital and reserves | 1,105.91 | 787.98 | 486.22 | 760.77 | 624.70 | 653.52 | 758.91 |
| 4.7 Gross loans / deposits | 44.23 | 57.30 | 81.45 | 49.40 | 90.27 | 48.92 | 58.06 |
| 4.8 Gross loans / gross assets | 37.40 | 47.51 | 61.34 | 41.58 | 71.38 | 40.33 | 47.63 |
| 4.9 Risk-weighted assets / (on- plus off-balance sheet assets) | 36.52 | 45.79 | 51.94 | 42.23 | 60.90 | 46.70 | 44.69 |
| 4.1 Contingent liabilities / gross assets | 1.43 | 2.34 | 0.00 | 6.81 | 1.10 | 1.77 | 2.12 |
| 4.11 Large exposure / capital base | 99.84 | 227.59 | 31.84 | | 113.20 | 22.08 | - |
| 4.12 Reserve for loan losses / gross loans | 5.62 | 5.47 | 3.45 | 1.43 | 3.51 | 0.02 | 4.17 |
| 5 Earnings and Profitability | | | | | | | |
| 5.1 Return on assets | 1.71 | 1.60 | 2.46 | 3.61 | 2.08 | 2.01 | 2.12 |
| 5.2 Return on equity | 19.75 | 12.53 | 12.84 | 26.43 | 13.02 | 12.56 | 16.28 |
| 5.3 Net interest income / operating income | 69.50 | 68.13 | 59.03 | 67.51 | 72.38 | 57.43 | 66.52 |
| 5.4 Non-interest income / operating income | 24.03 | 18.94 | 37.67 | 14.51 | 11.34 | 15.50 | 23.02 |
| 5.5 Operating expenses / operating income | 47.93 | 57.33 | 48.07 | 35.87 | 48.17 | 49.30 | 48.39 |
| 5.6 Foreign exchange gains / operating income | 13.17 | 12.57 | 16.61 | 5.00 | 5.87 | 5.34 | 11.63 |
| 5.7 Interest expense / interest income | 8.52 | 15.96 | 5.30 | 21.03 | 18.36 | 32.03 | 13.59 |
| 5.8 Non-interest income / operating expenses | 50.14 | 33.03 | 78.36 | 40.44 | 23.54 | 31.44 | 47.56 |
| 5.9 Personnel expenses / operating expenses | 47.80 | 35.26 | 27.23 | 22.94 | 20.44 | 15.21 | 33.38 |
| 5.1 Earning assets / average total assets | 75.20 | 72.19 | 74.18 | 77.55 | 75.80 | 69.41 | 74.52 |
| 5.11 Non-interest expenses / operating income | 41.46 | 44.40 | 44.76 | 17.89 | 31.89 | 22.24 | 37.94 |
| 5.12 Personnel expenses / non-interest expenses | 55.26 | 45.54 | 29.24 | 46.00 | 30.88 | 33.71 | 42.58 |
| 5.13 Net operating income / average total assets | 2.59 | 2.23 | 4.25 | 3.61 | 3.40 | 2.75 | 3.00 |
| 5.14 Operating expenses / average total assets | 2.39 | 3.00 | 3.93 | 2.02 | 3.16 | 2.68 | 2.82 |
| 5.15 Interest rate spread | 12.30 | 8.55 | 7.40 | | 9.50 | 11.00 | - |
| 6 Liquidity: | | | | | | | |
| 6.1 Interest expense / average earning assets | 0.43 | 0.95 | 0.37 | 1.28 | 1.37 | 2.24 | 0.82 |
| 6.2 Net interest income / average earning assets | 4.63 | 4.98 | 6.69 | 4.81 | 6.11 | 4.74 | 5.22 |
| 6.3 Liquid assets / gross assets | 33.86 | 24.87 | 24.77 | 55.15 | 20.37 | 35.97 | 31.86 |
| 6.4 Liquid assets / total demand and time liabilities | 41.74 | 29.43 | 32.47 | 62.84 | 24.29 | 44.09 | 38.68 |
| 6.5 Deposit / Loans | 226.07 | 174.53 | 122.77 | 202.42 | 110.78 | 204.43 | 172.24 |
| 6.6 Deposits / Loans and investments | 118.39 | 120.90 | 101.13 | 107.90 | 107.49 | 127.86 | 113.86 |
| 6.7 Deposits / gross assets | 84.55 | 82.91 | 75.31 | 84.17 | 79.08 | 82.45 | 82.05 |

Amended