

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 30, 2013 (Cumulative) - Amended

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.83	18.42	22.58	25.73	19.32	28.37	19.41
1.2 Tier I Capital / Risk-weighted Assets	14.84	18.76	22.46	25.73	19.65	28.37	19.51
1.3 Tier II Capital / Risk-weighted Assets	(0.01)	(0.33)	0.13	0.00	0.00	0.00	(0.06)
1.4 Capital and reserves / Total Assets	8.38	9.94	15.32	13.29	13.68	15.64	11.23
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.08	7.18	Not Applicable	10.06	6.69	0.21	3.70
2.2 Related party loans / Capital base	0.43	35.24		37.28	38.30	0.55	18.26
2.3 Director exposure / related party loans	15.79	5.69		2.56	18.75	100.00	8.19
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.90	78.15	25.70	61.79	58.53	85.48	51.95
3.2 Agriculture loans / gross loans	9.24	7.86	1.52	17.91	3.92	7.11	7.38
3.3 Mining and quarry loans / gross loans	0.62	5.82	2.96	1.33	2.21	0.11	2.62
3.4 Manufacturing loans / gross loans	9.52	26.39	9.79	11.76	21.05	37.61	16.00
3.5 Services loans / gross loans	21.52	38.08	11.44	30.78	31.35	40.64	25.95
3.6 Households loans / gross loans	29.90	4.97	12.48	13.90	6.12	4.38	14.65
3.7 Top 20 borrowers exposure / total exposure	13.97	34.87	15.40	58.31	30.95	48.39	17.67
3.8 Top 20 borrowers exposure / capital base	150.46	309.15	99.91	473.42	246.58	222.66	149.11
4 Asset Quality							
4.1 Non-performing loans / gross loans	2.98	6.06	8.47	5.76	4.21	0.34	5.31
4.2 Non-performing loans / gross assets	1.07	2.51	5.23	2.19	2.45	0.13	2.33
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.13)	(2.77)	17.95	8.24	7.65	0.50	5.17
4.4 Non-performing loans / capital and reserves	12.91	26.00	34.99	16.68	18.15	0.83	21.16
4.5 Reserve for loan losses / non-performing loans	108.73	110.65	48.70	50.59	57.88	40.00	75.57
4.6 Total on-balance sheet assets / capital and reserves	1,207.91	1,034.54	669.67	761.12	741.31	639.90	906.60
4.7 Gross loans / deposits	41.38	48.75	76.57	46.08	70.20	45.86	52.15
4.8 Gross loans / gross assets	35.82	41.45	61.71	38.03	58.23	37.71	43.93
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.69	43.31	51.09	38.12	51.18	46.05	42.86
4.1 Contingent liabilities / gross assets	1.43	3.68	1.30	4.63	1.13	9.17	2.56
4.11 Large exposure / capital base	70.18	301.25	58.47				-
4.12 Reserve for loan losses / gross loans	3.24	6.71	4.12	2.92	8.75	0.14	4.02
5 Earnings and Profitability							
5.1 Return on assets	1.43	1.76	2.46	3.19	2.01	1.82	1.97
5.2 Return on equity	17.06	17.99	17.69	23.77	15.25	12.29	17.98
5.3 Net interest income / operating income	64.93	63.70	64.37	70.55	72.07	63.20	65.91
5.4 Non-interest income / operating income	26.56	22.04	28.87	15.58	12.63	18.31	23.09
5.5 Operating expenses / operating income	53.25	50.67	47.22	40.38	43.92	42.78	48.51
5.6 Foreign exchange gains / operating income	14.79	12.15	12.05	8.12	6.56	13.38	11.87
5.7 Interest expense / interest income	11.58	18.29	9.51	16.43	17.51	22.63	14.30
5.8 Non-interest income / operating expenses	49.88	43.51	61.12	38.59	28.76	42.80	47.60
5.9 Personnel expenses / operating expenses	38.20	38.24	20.90	28.08	21.99	17.70	31.28
5.1 Earning assets / average total assets	75.19	78.52	76.74	86.01	83.91	57.00	77.94
5.11 Non-interest expenses / operating income	44.75	36.41	40.46	26.51	28.63	24.30	37.51
5.12 Personnel expenses / non-interest expenses	45.46	53.22	24.39	42.77	33.74	31.16	40.45
5.13 Net operating income / average total assets	2.36	2.59	4.21	3.19	3.27	2.84	2.93
5.14 Operating expenses / average total assets	2.69	2.66	3.77	2.16	2.56	2.12	2.76
5.15 Interest rate spread	12.30	8.40	7.00				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.56	0.95	0.70	0.90	1.07	1.62	0.80
6.2 Net interest income / average earning assets	4.31	4.23	6.65	4.60	5.03	5.55	4.82
6.3 Liquid assets / gross assets	36.94	20.82	24.01	50.47	22.92	30.84	31.03
6.4 Liquid assets / total demand and time liabilities	43.80	24.12	29.88	60.24	26.76	37.03	36.84
6.5 Deposit / Loans	241.67	205.14	130.61	217.00	142.45	218.07	191.77
6.6 Deposits / Loans and investments	124.65	119.46	108.14	104.85	103.79	145.63	116.13
6.7 Deposits / gross assets	86.56	85.03	80.59	82.51	82.94	82.23	84.23

Amended indicators highlighted