

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the YEAR ended December 31, 2012

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	15.68	16.13	21.79	27.77	20.44	36.21	19.33
1.2 Tier I Capital / Risk-weighted Assets	15.63	16.09	22.05	27.77	20.79	36.21	19.39
1.3 Tier II Capital / Risk-weighted Assets	0.04	0.04	0.15	0.00	0.00	0.00	0.05
1.4 Capital and reserves / Total Assets	7.42	9.59	12.68	13.26	12.45	14.24	10.23
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.13	5.67	Not Applicable	11.95	7.10	0.32	3.65
2.2 Related party loans / Capital base	0.64	31.01		38.20	37.41	0.81	17.86
2.3 Director exposure / related party loans	15.79	3.85		1.70	16.02	100.00	6.79
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	41.58	79.25	23.25	71.40	60.57	96.14	53.57
3.2 Agriculture loans / gross loans	8.74	7.51	1.65	22.17	4.15	8.74	7.61
3.3 Mining and quarry loans / gross loans	0.55	5.63	2.94	1.04	2.69	0.27	2.65
3.4 Manufacturing loans / gross loans	8.97	27.42	7.69	14.66	21.60	22.22	15.79
3.5 Services loans / gross loans	23.31	38.69	10.97	33.53	32.14	64.92	27.52
3.6 Households loans / gross loans	30.85	4.55	13.26	10.52	5.77	3.86	14.33
3.7 Top 20 borrowers exposure / total exposure	13.09	38.41	13.70	61.22	33.63	43.22	17.07
3.8 Top 20 borrowers exposure / capital base	140.71	336.29	107.27	387.85	243.25	216.00	142.93
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	3.24	4.89	12.04	6.76	4.15	0.73	6.04
4.2 Non-performing loans / gross assets	1.07	2.08	7.14	2.44	2.39	0.24	2.56
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.76)	(10.57)	37.04	10.08	5.56	1.29	6.89
4.4 Non-performing loans / capital and reserves	14.64	22.36	57.75	18.63	19.51	1.66	25.54
4.5 Reserve for loan losses / non-performing loans	112.04	147.29	35.87	45.88	71.50	22.22	73.05
4.6 Total on-balance sheet assets / capital and reserves	1,363.20	1,075.43	809.14	762.91	816.91	702.52	996.39
4.7 Gross loans / deposits	38.57	51.33	73.36	44.22	69.21	39.21	50.87
4.8 Gross loans / gross assets	33.18	42.52	59.26	36.13	57.59	32.49	42.48
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	36.90	46.87	44.14	39.53	50.84	33.02	42.09
4.1 Contingent liabilities / gross assets	1.81	2.79	1.41	2.99	1.33	8.94	2.29
4.11 Large exposure / capital base	69.96		63.87		316.34		-
4.12 Reserve for loan losses / gross loans	3.63	7.20	4.32	3.10	8.75	0.16	4.41
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	1.75	2.21	2.98	3.81	2.50	1.53	2.39
5.2 Return on equity	22.82	23.54	23.44	30.52	19.95	10.70	23.36
5.3 Net interest income / operating income	63.11	66.00	60.28	64.19	68.97	53.56	63.59
5.4 Non-interest income / operating income	25.88	18.50	31.23	17.69	13.01	18.15	23.11
5.5 Operating expenses / operating income	55.59	52.77	55.32	46.23	49.98	54.63	53.20
5.6 Foreign exchange gains / operating income	14.43	10.32	15.45	8.43	7.23	14.95	12.33
5.7 Interest expense / interest income	14.86	19.01	12.34	22.02	20.71	34.57	17.31
5.8 Non-interest income / operating expenses	46.56	35.06	56.46	38.26	26.03	33.22	43.43
5.9 Personnel expenses / operating expenses	39.42	33.31	21.66	24.91	20.32	21.17	29.70
5.1 Earning assets / average total assets	78.65	72.90	77.70	74.67	85.62	58.99	76.77
5.11 Non-interest expenses / operating income	44.57	37.27	46.83	28.11	31.97	26.33	39.89
5.12 Personnel expenses / non-interest expenses	49.16	47.16	25.59	40.97	31.77	43.92	39.60
5.13 Net operating income / average total assets	2.85	3.22	4.95	3.81	4.01	2.35	3.51
5.14 Operating expenses / average total assets	3.57	3.60	6.13	3.28	4.00	2.82	3.99
5.15 Interest rate spread	12.00		13.00		8.95		-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.94	1.56	1.26	1.87	1.78	2.20	1.37
6.2 Net interest income / average earning assets	5.38	6.63	8.96	6.63	6.81	4.16	6.54
6.3 Liquid assets / gross assets	33.08	25.38	22.48	49.33	26.90	55.45	31.56
6.4 Liquid assets / total demand and time liabilities	39.48	30.29	27.29	59.48	31.33	66.16	37.72
6.5 Deposit / Loans	259.26	194.83	136.32	226.16	144.48	255.03	196.58
6.6 Deposits / Loans and investments	120.26	126.98	107.74	119.07	106.97	147.54	118.60
6.7 Deposits / gross assets	86.02	82.85	80.79	81.71	83.20	82.86	83.51