

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For January - December 31, 2013 (Cumulative - amended)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	15.85	21.07	29.32	31.25	22.44	28.67	22.47
1.2 Tier I Capital / Risk-weighted Assets	15.84	21.78	29.19	31.05	22.52	28.67	22.62
1.3 Tier II Capital / Risk-weighted Assets	0.01	(0.71)	0.13	0.20	0.14	0.00	(0.12)
1.4 Capital and reserves / Total Assets	7.65	10.56	15.18	12.52	13.88	15.06	11.05
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.09	8.50	Not Applicable	11.58	6.26	0.16	4.18
2.2 Related party loans / Capital base	0.46	46.90		34.95	30.22	0.42	19.12
2.3 Director exposure / related party loans	13.33	5.13		2.16	18.56	100.00	7.24
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	40.11	77.11	26.10	69.84	58.57	85.59	52.99
3.2 Agriculture loans / gross loans	8.48	9.81	1.51	17.49	3.75	7.52	7.56
3.3 Mining and quarry loans / gross loans	0.57	5.03	3.29	3.39	2.76	0.00	2.83
3.4 Manufacturing loans / gross loans	8.24	24.80	9.65	14.46	20.43	36.54	15.65
3.5 Services loans / gross loans	22.81	37.47	11.65	34.50	31.63	41.54	26.94
3.6 Households loans / gross loans	30.62	4.71	12.30	3.83	7.33	5.00	13.74
3.7 Top 20 borrowers exposure / total exposure	13.06	35.86	14.36	59.41	32.13	45.22	17.25
3.8 Top 20 borrowers exposure / capital base	145.21	327.08	78.00	399.29	202.49	219.87	135.49
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	3.97	5.96	10.01	3.53	6.59	0.31	5.97
4.2 Non-performing loans / gross assets	1.45	2.74	6.01	1.17	4.01	0.11	2.66
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.22)	0.00	23.52	1.56	19.01	0.43	7.46
4.4 Non-performing loans / capital and reserves	19.24	26.69	40.62	9.47	29.29	0.75	24.51
4.5 Reserve for loan losses / non-performing loans	106.36	100.00	42.10	83.56	35.10	42.86	69.54
4.6 Total on-balance sheet assets / capital and reserves	1,326.88	973.37	675.77	806.71	730.63	664.41	921.88
4.7 Gross loans / deposits	42.46	56.84	75.95	41.13	75.92	44.17	54.09
4.8 Gross loans / gross assets	36.52	46.01	60.07	33.23	60.88	36.12	44.51
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.98	47.17	47.06	34.08	54.99	42.57	42.93
4.1 Contingent liabilities / gross assets	1.64	3.40	1.32	3.98	1.85	8.51	2.56
4.11 Large exposure / capital base	67.26	312.53	45.99				-
4.12 Reserve for loan losses / gross loans	4.22	5.96	4.21	2.95	8.75	0.13	4.15
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	1.85	2.37	3.28	4.16	2.53	3.05	2.61
5.2 Return on equity	24.51	23.50	23.38	32.40	19.20	20.81	24.46
5.3 Net interest income / operating income	64.87	63.17	64.05	69.82	72.39	63.02	65.62
5.4 Non-interest income / operating income	26.89	22.00	29.16	16.55	12.27	20.45	23.34
5.5 Operating expenses / operating income	53.72	50.29	42.89	38.13	46.27	38.64	47.40
5.6 Foreign exchange gains / operating income	15.12	12.48	12.48	8.27	6.17	15.50	12.21
5.7 Interest expense / interest income	11.27	19.02	9.58	16.33	17.48	20.78	14.41
5.8 Non-interest income / operating expenses	50.05	43.74	67.99	43.40	26.51	52.94	49.23
5.9 Personnel expenses / operating expenses	37.98	36.33	22.99	31.21	22.88	16.04	31.76
5.1 Earning assets / average total assets	79.95	78.12	79.22	77.76	81.49	58.34	78.61
5.11 Non-interest expenses / operating income	45.48	35.45	36.11	24.50	30.94	22.11	36.35
5.12 Personnel expenses / non-interest expenses	44.86	51.53	27.31	48.57	34.22	28.04	41.41
5.13 Net operating income / average total assets	2.99	3.50	6.05	4.16	4.05	4.98	3.92
5.14 Operating expenses / average total assets	3.47	3.54	4.54	2.57	3.48	3.14	3.53
5.15 Interest rate spread	12.30	8.40	7.00				-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.71	1.47	0.94	1.31	1.46	2.39	1.12
6.2 Net interest income / average earning assets	5.59	6.25	8.84	6.70	6.91	9.12	6.64
6.3 Liquid assets / gross assets	30.14	26.01	21.85	48.17	21.58	34.33	29.57
6.4 Liquid assets / total demand and time liabilities	35.60	31.54	28.02	61.96	26.42	42.79	36.19
6.5 Deposit / Loans	235.53	175.92	131.67	243.12	131.72	226.40	184.86
6.6 Deposits / Loans and investments	112.72	111.39	106.01	115.44	103.33	146.30	111.45
6.7 Deposits / gross assets	86.02	80.94	79.10	80.78	80.20	81.77	82.28