

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2012

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	16.10	19.40	21.67	25.62	17.60	45.78	19.97
1.2 Tier I Capital / Risk-weighted Assets	16.04	19.35	21.53	25.62	18.01	45.78	19.96
1.3 Tier II Capital / Risk-weighted Assets	0.06	0.05	0.14	0.00	0.00	0.00	0.06
1.4 Capital and reserves / Total Assets	8.33	9.65	12.10	12.86	13.25	13.82	10.54
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.14	6.63	Not Applicable	12.98	5.07	0.50	3.51
2.2 Related party loans / Capital base	0.65	28.83		40.89	32.89	0.94	16.63
2.3 Director exposure / related party loans	23.53	3.46		0.11	22.85	100.00	7.21
3. Asset Composition							
3.1 Business enterprise loans / gross loans	43.28	76.59	25.48	74.01	62.63	93.52	52.92
3.2 Agriculture loans / gross loans	10.17	9.18	1.76	27.36	4.19	9.91	8.55
3.3 Mining and quarry loans / gross loans	0.71	4.78	2.77	1.51	2.53	0.54	2.45
3.4 Manufacturing loans / gross loans	9.46	21.65	8.67	14.70	27.05	18.55	15.34
3.5 Services loans / gross loans	22.94	40.98	12.27	30.44	28.86	64.52	26.58
3.6 Households loans / gross loans	28.33	6.31	13.82	10.10	4.95	6.48	14.12
3.7 Top 20 borrowers exposure / total exposure	14.96	35.49	14.53	63.75	57.33	37.55	18.12
3.8 Top 20 borrowers exposure / capital base	160.14	293.84	112.23	425.05	439.00	190.51	151.09
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.22	4.98	8.61	2.62	3.74	1.62	4.94
4.2 Non-performing loans / gross assets	1.07	1.87	5.09	0.86	2.46	0.41	2.06
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.06)	(14.81)	25.41	0.26	7.92	2.36	2.60
4.4 Non-performing loans / capital and reserves	12.96	20.06	42.95	6.75	18.82	2.95	19.92
4.5 Reserve for loan losses / non-performing loans	115.90	173.83	40.85	96.13	57.93	20.00	86.97
4.6 Total on-balance sheet assets / capital and reserves	1,215.88	1,070.70	844.28	784.07	765.56	724.15	965.97
4.7 Gross loans / deposits	38.50	44.10	70.66	39.19	78.31	29.70	49.22
4.8 Gross loans / gross assets	33.14	37.62	59.07	32.85	65.72	25.09	41.80
4.9 Risk-weighted assets / (on-plus off-balance sheet assets)	36.01	43.13	44.90	39.73	55.41	26.75	41.36
4.1 Contingent liabilities / gross assets	1.48	3.47	1.53	2.47	1.66	9.73	2.36
4.11 Large exposure / capital base	66.16	275.19	67.06		289.19	169.36	-
4.12 Reserve for loan losses / gross loans	3.73	8.66	3.52	2.52	8.75	0.32	4.29
5 Earnings and Profitability							
5.1 Return on assets	0.50	0.56	0.74	0.95	0.79	0.34	0.64
5.2 Return on equity	5.92	5.85	5.89	7.53	5.91	2.49	5.98
5.3 Net interest income / operating income	62.94	66.82	59.48	67.38	71.24	51.09	64.14
5.4 Non-interest income / operating income	24.89	16.90	32.16	12.11	11.98	20.44	21.92
5.5 Operating expenses / operating income	53.11	52.60	52.48	45.01	43.41	52.55	50.77
5.6 Foreign exchange gains / operating income	14.47	8.56	17.32	6.84	6.79	16.06	12.19
5.7 Interest expense / interest income	16.21	19.60	12.33	23.34	19.06	35.78	17.86
5.8 Non-interest income / operating expenses	46.87	32.12	61.27	26.90	27.61	38.89	43.17
5.9 Personnel expenses / operating expenses	42.75	34.30	23.66	17.41	19.02	16.67	30.55
5.1 Earning assets / average total assets	75.87	72.49	77.23	69.20	79.97	58.49	74.34
5.11 Non-interest expenses / operating income	40.94	36.31	44.12	24.50	26.63	24.09	36.82
5.12 Personnel expenses / non-interest expenses	55.47	49.68	28.15	31.98	31.00	36.36	42.13
5.13 Net operating income / average total assets	0.79	0.81	1.24	0.95	1.28	0.59	0.94
5.14 Operating expenses / average total assets	0.89	0.90	1.36	0.78	0.98	0.65	0.96
5.15 Interest rate spread	16.00	8.00	13.25		8.75	10.10	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.27	0.39	0.29	0.52	0.47	0.57	0.36
6.2 Net interest income / average earning assets	1.39	1.59	2.05	1.70	2.01	1.02	1.65
6.3 Liquid assets / gross assets	19.52	23.28	34.03	55.03	16.13	34.99	27.47
6.4 Liquid assets / total demand and time liabilities	24.18	28.64	43.69	66.19	20.55	47.32	34.25
6.5 Deposit / Loans	259.76	226.76	141.53	255.18	127.70	336.67	203.18
6.6 Deposits / Loans and investments	118.20	125.08	111.79	124.97	110.42	144.50	119.20
6.7 Deposits / gross assets	86.10	85.32	83.59	83.83	83.93	84.46	84.92