

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the Half-year ended June 30, 2013

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.48	19.77	24.43	28.26	19.24	29.05	20.12
1.2 Tier I Capital / Risk-weighted Assets	15.10	19.72	24.29	28.26	19.56	29.05	20.32
1.3 Tier II Capital / Risk-weighted Assets	(0.30)	0.05	0.14	0.00	0.00	0.00	(0.06)
1.4 Capital and reserves / Total Assets	8.08	9.76	14.31	14.80	13.15	14.77	11.05
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.11	6.71	Not Applicable	11.61	6.80	0.23	3.69
2.2 Related party loans / Capital base	0.62	32.08		37.55	39.11	0.61	17.95
2.3 Director exposure/ related party loans	15.38	5.07		2.44	18.61	100.00	8.04
3. Asset Composition							
3.1 Business enterprise loans / gross loans	42.60	78.20	26.51	65.25	59.67	86.59	53.03
3.2 Agriculture loans / gross loans	9.40	7.95	1.56	21.13	3.84	5.99	7.59
3.3 Mining and quarry loans / gross loans	0.66	6.24	2.81	0.97	2.36	0.11	2.69
3.4 Manufacturing loans / gross loans	10.67	27.80	7.26	12.58	21.74	34.89	16.26
3.5 Services loans / gross loans	21.88	36.21	14.88	30.57	31.73	45.59	26.50
3.6 Households loans / gross loans	29.15	5.28	12.00	12.25	5.51	4.00	14.15
3.7 Top 20 borrowers exposure/ total exposure	14.14	34.46	15.11	62.58	33.21	51.31	17.41
3.8 Top 20 borrowers exposure/ capital base	165.15	304.34	98.93	456.99	264.21	232.36	148.02
4 Asset Quality							
4.1 Non-performing loans / gross loans	2.89	5.33	9.96	6.73	3.58	0.46	5.44
4.2 Non-performing loans / gross assets	1.06	2.14	5.88	2.37	2.16	0.17	2.36
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.82)	(6.65)	23.64	6.35	3.52	0.81	4.56
4.4 Non-performing loans / capital and reserves	13.22	22.59	42.20	16.24	16.68	1.15	21.79
4.5 Reserve for loan losses / non-performing loans	113.79	129.46	43.99	60.91	78.91	30.00	79.05
4.6 Total on-balance sheet assets / capital and reserves	1,252.00	1,054.02	717.35	685.56	773.48	677.40	922.38
4.7 Gross loans / deposits	42.04	46.69	72.70	42.74	71.96	44.55	51.21
4.8 Gross loans / gross assets	36.50	40.21	59.09	35.21	60.27	37.15	43.42
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.76	41.69	46.35	37.24	52.58	40.52	42.00
4.1 Contingent liabilities / gross assets	1.58	2.10	1.16	3.43	1.81	8.99	2.11
4.11 Large exposure / capital base	82.71	294.59	59.07				-
4.12 Reserve for loan losses / gross loans	3.29	6.90	4.38	4.10	8.75	0.14	4.30
5 Earnings and Profitability							
5.1 Return on assets	0.89	1.12	1.70	1.98	1.31	1.21	1.26
5.2 Return on equity	11.53	11.55	12.53	14.07	10.23	8.32	11.85
5.3 Net interest income/ operating income	65.09	63.03	64.18	71.29	72.24	61.06	65.79
5.4 Non-interest income/ operating income	26.02	22.44	29.12	14.89	11.77	19.61	23.00
5.5 Operating expenses / operating income	55.40	50.88	47.22	42.52	44.63	43.14	49.54
5.6 Foreign exchange gains/ operating income	14.44	13.32	12.32	6.69	5.65	16.53	11.92
5.7 Interest expense/ interest income	12.01	18.74	9.45	16.23	18.12	24.04	14.56
5.8 Non-interest income/ operating expenses	46.97	44.09	61.68	35.01	26.37	45.45	46.43
5.9 Personnel expenses/ operating expenses	37.30	36.91	18.61	24.04	22.56	14.94	29.80
5.1 Earning assets / average total assets	74.60	77.30	77.91	77.83	83.44	55.30	76.50
5.11 Non-interest expenses / operating income	46.52	36.35	40.52	28.71	28.64	23.81	38.33
5.12 Personnel expenses / non-interest expenses	44.43	51.66	21.68	35.60	35.15	27.06	38.52
5.13 Net operating income / average total assets	1.42	1.65	2.83	1.98	2.08	1.75	1.85
5.14 Operating expenses / average total assets	1.77	1.70	2.53	1.46	1.68	1.33	1.82
5.15 Interest rate spread	12.30	8.40	13.00				-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.39	0.69	0.47	0.65	0.74	1.08	0.56
6.2 Net interest income / average earning assets	2.83	2.98	4.50	3.34	3.35	3.40	3.28
6.3 Liquid assets / gross assets	33.20	24.48	31.30	54.52	19.40	50.69	32.39
6.4 Liquid assets / total demand and time liabilities	39.32	28.10	39.39	65.23	22.58	60.19	38.41
6.5 Deposit / Loans	237.87	214.16	137.55	234.00	138.97	224.47	195.27
6.6 Deposits / Loans and investments	118.07	119.30	110.07	108.33	102.74	153.24	114.90
6.7 Deposits / gross assets	86.82	86.12	81.27	82.39	83.75	83.39	84.79