

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the **Half-year** ended June 30, 2014

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	15.79	21.23	26.11	26.64	20.54	29.78	21.42
1.2 Tier I Capital / Risk-weighted Assets	15.75	21.26	25.99	26.46	20.82	29.78	21.41
1.3 Tier II Capital / Risk-weighted Assets	0.04	(0.03)	0.12	0.17	0.12	0.00	0.06
1.4 Capital and reserves / Total Assets	8.69	12.22	15.84	14.77	15.29	15.10	12.40
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.07	8.52	Not Applicable	11.30	5.94	0.10	4.18
2.2 Related party loans / Capital base	0.39	36.22		41.10	31.80	0.26	19.05
2.3 Director exposure / related party loans	10.81	6.67		1.87	12.91	100.00	6.53
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	41.30	74.88	28.06	68.85	59.26	83.22	53.27
3.2 Agriculture loans / gross loans	8.77	10.44	1.47	17.94	3.32	7.04	7.86
3.3 Mining and quarry loans / gross loans	0.63	5.20	4.04	3.55	2.52	0.00	3.00
3.4 Manufacturing loans / gross loans	9.60	24.94	10.08	15.00	20.41	32.08	16.06
3.5 Services loans / gross loans	22.31	34.30	12.46	32.37	33.01	44.10	26.34
3.6 Households loans / gross loans	27.97	4.89	10.50	3.69	6.44	4.72	12.40
3.7 Top 20 borrowers exposure / total exposure	14.11	36.28	14.11	56.44	33.35	41.95	17.57
3.8 Top 20 borrowers exposure / capital base	157.89	231.61	80.63	410.24	215.52	200.67	129.94
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	4.02	8.46	7.37	2.67	7.23	0.53	5.97
4.2 Non-performing loans / gross assets	1.56	4.03	4.43	1.08	4.89	0.20	2.83
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.23)	10.74	12.16	0.35	22.62	0.88	7.63
4.4 Non-performing loans / capital and reserves	18.27	33.95	28.70	7.38	32.45	1.32	23.29
4.5 Reserve for loan losses / non-performing loans	106.75	68.36	57.61	95.29	30.28	33.33	67.24
4.6 Total on-balance sheet assets / capital and reserves	1,170.57	841.84	647.95	683.90	663.91	662.53	822.11
4.7 Gross loans / deposits	45.46	56.82	75.09	50.18	83.58	44.96	57.22
4.8 Gross loans / gross assets	38.81	47.66	60.10	40.35	67.60	37.52	47.46
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.34	49.32	49.61	40.42	59.38	44.19	45.69
4.10 Contingent liabilities / gross assets	1.43	2.19	1.90	3.73	2.13	8.13	2.29
4.11 Large exposure / capital base	84.88	237.39	43.05				-
4.12 Reserve for loan losses / gross loans	4.29	5.78	4.25	2.55	8.75	0.18	4.01
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.94	1.18	1.56	2.25	1.33	1.43	1.33
5.2 Return on equity	11.50	10.38	10.08	16.52	9.12	9.49	11.36
5.3 Net interest income / operating income	68.71	69.18	64.32	74.03	72.59	60.49	68.69
5.4 Non-interest income / operating income	23.78	17.45	30.87	11.65	12.69	21.95	21.20
5.5 Operating expenses / operating income	55.02	52.61	47.75	32.34	46.05	36.34	48.59
5.6 Foreign exchange gains / operating income	13.08	10.43	13.12	5.72	6.32	15.12	10.92
5.7 Interest expense / interest income	9.85	16.19	6.95	16.20	16.85	22.50	12.83
5.8 Non-interest income / operating expenses	43.21	33.16	64.65	36.03	27.56	60.40	43.62
5.9 Personnel expenses / operating expenses	38.09	35.33	22.83	29.63	21.84	20.13	31.35
5.10 Earning assets / average total assets	77.77	69.36	76.31	76.72	79.51	62.57	75.12
5.11 Non-interest expenses / operating income	47.51	39.24	42.94	18.02	31.33	18.78	38.49
5.12 Personnel expenses / non-interest expenses	44.11	47.36	25.38	53.17	32.09	38.96	39.59
5.13 Net operating income / average total assets	1.49	1.69	2.72	2.25	2.14	2.01	1.92
5.14 Operating expenses / average total assets	1.82	1.88	2.48	1.08	1.83	1.15	1.82
5.15 Interest rate spread	12.30	8.40	7.40				-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.32	0.65	0.33	0.64	0.73	0.95	0.50
6.2 Net interest income / average earning assets	2.90	3.38	4.40	3.32	3.62	3.29	3.39
6.3 Liquid assets / gross assets	23.47	29.23	33.17	51.76	20.27	36.48	30.37
6.4 Liquid assets / total demand and time liabilities	28.82	34.51	41.23	63.25	24.09	43.36	36.84
6.5 Deposit / Loans	220.00	175.98	133.18	199.27	119.65	222.41	174.77
6.6 Deposits / Loans and investments	109.53	120.90	108.82	104.52	101.75	139.14	111.11
6.7 Deposits / gross assets	85.38	83.88	80.04	80.40	80.89	83.44	82.95