

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2013 (Amended)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	15.58	18.90	25.98	28.76	20.13	33.58	20.80
1.2 Tier I Capital / Risk-weighted Assets	15.53	18.85	25.85	28.76	20.44	33.58	20.79
1.3 Tier II Capital / Risk-weighted Assets	0.05	0.04	0.14	0.00	0.00	0.00	0.05
1.4 Capital and reserves / Total Assets	7.84	10.11	14.48	13.90	12.75	13.55	10.87
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.12	6.70	Not Applicable	12.93	6.83	0.30	3.89
2.2 Related party loans / Capital base	0.64	38.67		42.07	38.13	0.67	19.15
2.3 Director exposure/ related party loans	16.67	5.04		2.04	15.83	100.00	6.99
3. Asset Composition							
3.1 Business enterprise loans / gross loans	41.97	78.42	24.28	71.36	60.36	96.26	53.34
3.2 Agriculture loans / gross loans	10.14	7.66	1.64	22.58	3.97	9.24	8.03
3.3 Mining and quarry loans / gross loans	0.57	5.39	3.13	1.06	2.42	0.14	2.57
3.4 Manufacturing loans / gross loans	9.47	28.88	7.31	15.32	21.89	21.03	16.13
3.5 Services loans / gross loans	21.78	36.48	12.20	32.40	32.08	65.85	26.60
3.6 Households loans / gross loans	30.06	4.77	13.37	10.18	5.45	3.74	14.31
3.7 Top 20 borrowers exposure/ total exposure	13.58	33.49	14.27	59.96	33.22	36.64	17.16
3.8 Top 20 borrowers exposure/ capital base	155.73	358.72	91.37	429.21	245.31	194.89	149.64
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.12	5.82	10.07	6.72	3.64	0.62	5.69
4.2 Non-performing loans / gross assets	1.08	2.37	5.97	2.42	2.16	0.19	2.42
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.84)	(5.54)	23.34	6.93	3.48	1.02	4.79
4.4 Non-performing loans / capital and reserves	13.94	24.18	42.39	17.70	17.20	1.38	22.74
4.5 Reserve for loan losses / non-performing loans	113.21	122.90	44.93	60.82	79.79	26.09	78.92
4.6 Total on-balance sheet assets / capital and reserves	1,291.68	1,018.49	709.89	730.07	797.80	738.63	938.02
4.7 Gross loans / deposits	40.08	48.55	73.20	43.62	70.38	35.62	50.64
4.8 Gross loans / gross assets	34.60	40.79	59.29	36.08	59.29	29.97	42.64
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	36.77	45.28	46.62	38.04	51.75	33.07	41.97
4.1 Contingent liabilities / gross assets	1.66	2.81	1.30	3.12	1.34	8.77	2.25
4.11 Large exposure / capital base	68.97	276.26					
4.12 Reserve for loan losses / gross loans	3.53	7.15	4.53	4.09	8.75	0.16	4.49
5 Earnings and Profitability							
5.1 Return on assets	0.44	0.52	0.84	0.83	0.66	0.42	0.59
5.2 Return on equity	5.82	5.31	6.17	6.08	5.23	3.04	5.63
5.3 Net interest income/ operating income	63.75	63.25	65.09	68.24	70.98	61.35	65.21
5.4 Non-interest income/ operating income	27.11	20.36	28.06	16.58	12.52	16.56	22.82
5.5 Operating expenses / operating income	52.31	52.51	46.70	51.91	43.60	52.76	50.07
5.6 Foreign exchange gains/ operating income	13.61	11.79	11.34	6.89	6.19	13.50	11.10
5.7 Interest expense/ interest income	12.53	20.58	9.53	18.20	18.87	26.47	15.52
5.8 Non-interest income/ operating expenses	51.83	38.78	60.08	31.94	28.71	31.40	45.58
5.9 Personnel expenses/ operating expenses	39.72	36.79	13.58	19.66	24.29	12.79	28.81
5.1 Earning assets / average total assets	72.91	76.43	77.59	77.34	78.34	64.86	75.34
5.11 Non-interest expenses / operating income	43.17	36.12	39.85	36.73	27.10	30.67	38.09
5.12 Personnel expenses / non-interest expenses	48.12	53.47	15.92	27.78	39.09	22.00	37.86
5.13 Net operating income / average total assets	0.75	0.76	1.40	0.83	1.06	0.65	0.89
5.14 Operating expenses / average total assets	0.83	0.84	1.22	0.89	0.82	0.73	0.90
5.15 Interest rate spread	12.00	8.40					-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.20	0.37	0.23	0.35	0.39	0.51	0.29
6.2 Net interest income / average earning assets	1.39	1.43	2.22	1.60	1.69	1.42	1.60
6.3 Liquid assets / gross assets	25.85	19.44	30.39	51.18	24.64	39.38	28.38
6.4 Liquid assets / total demand and time liabilities	30.28	23.02	37.80	61.11	28.30	46.60	33.67
6.5 Deposit / Loans	249.49	205.97	136.61	229.24	142.09	280.76	197.46
6.6 Deposits / Loans and investments	120.46	115.27	108.38	108.46	109.35	134.69	114.91
6.7 Deposits / gross assets	86.33	84.01	80.99	82.72	84.24	84.14	84.19

Note:

Amended indicators highlighted