

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 30, 2017 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	18.47	32.39	26.32	32.08	26.44	45.54	26.55
1.2 Tier I Capital / Risk-weighted Assets	18.46	32.61	26.32	34.65	26.56	45.54	26.95
1.3 Tier II Capital / Risk-weighted Assets	0.01	0.07	0.00	(0.15)	0.19	0.00	0.02
1.4 Capital and reserves / Total Assets	10.32	15.44	18.98	15.89	15.35	16.65	14.45
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.12	10.93	Not Applicable	5.14	5.64	0.00	3.71
2.2 Related party loans / Capital base	0.61	37.51		15.61	24.49	0.00	14.70
2.3 Director exposure / related party loans	17.11	0.36		3.24	2.35	0.00	1.42
3. Asset Composition							
3.1 Business enterprise loans / gross loans	38.52	67.49	28.04	65.15	56.24	65.58	48.71
3.2 Agriculture loans / gross loans	4.73	6.02	0.44	18.25	1.49	3.49	5.26
3.3 Mining and quarry loans / gross loans	0.44	3.68	3.52	2.39	2.00	0.49	2.23
3.4 Manufacturing loans / gross loans	6.38	21.04	7.83	10.28	24.47	15.75	12.94
3.5 Services loans / gross loans	26.97	36.74	16.25	34.23	28.29	45.84	28.29
3.6 Households loans / gross loans	24.06	9.12	13.02	4.33	5.25	3.68	13.06
3.7 Top 20 borrowers exposure / total exposure	17.41	34.87	12.23	54.10	36.73	24.10	28.13
3.8 Top 20 borrowers exposure / capital base	158.72	198.48	65.48	331.16	187.98	102.80	177.92
4 Asset Quality							
4.1 Non-performing loans / gross loans	6.52	28.92	9.46	7.18	16.80	23.15	13.76
4.2 Non-performing loans / gross assets	2.75	13.52	6.01	2.68	9.65	7.62	6.49
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.20)	62.32	22.44	7.50	34.33	35.68	25.21
4.4 Non-performing loans / capital and reserves	27.46	91.54	32.28	17.13	65.93	46.63	46.28
4.5 Reserve for loan losses / non-performing loans	104.36	31.92	30.48	56.19	47.92	23.49	45.54
4.6 Total on-balance sheet assets / capital and reserves	997.70	677.05	536.76	638.90	682.89	611.61	713.33
4.7 Gross loans / deposits	50.86	58.97	83.82	48.59	72.41	41.32	59.24
4.8 Gross loans / gross assets	42.24	46.75	63.57	37.35	57.48	32.94	47.16
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.82	40.90	55.58	36.43	48.78	33.33	42.76
4.1 Contingent liabilities / gross assets	1.41	2.86	2.21	5.11	1.38	0.84	2.39
4.11 Large exposure / capital base	80.75	162.85	29.54		168.00	1.03	-
4.12 Reserve for loan losses / gross loans	6.80	9.23	2.88	4.03	8.05	5.44	6.26
5 Earnings and Profitability							
5.1 Return on assets	1.32	1.00	3.03	2.55	1.15	2.48	1.72
5.2 Return on equity	13.51	6.99	15.82	16.03	7.49	14.87	12.32
5.3 Net interest income / operating income	69.20	64.40	63.06	62.59	71.55	46.38	65.52
5.4 Non-interest income / operating income	25.09	22.96	34.00	18.68	10.82	20.43	24.20
5.5 Operating expenses / operating income	57.46	77.58	40.28	52.09	64.74	44.78	56.95
5.6 Foreign exchange gains / operating income	11.58	15.61	17.49	11.08	4.45	15.65	13.02
5.7 Interest expense / interest income	7.61	16.40	4.47	23.03	19.77	41.71	13.57
5.8 Non-interest income / operating expenses	43.67	29.60	84.40	35.85	16.71	45.63	42.49
5.9 Personnel expenses / operating expenses	40.95	30.69	30.03	16.24	16.20	22.98	29.80
5.1 Earning assets / average total assets	74.63	73.78	81.18	73.76	68.42	67.48	74.38
5.11 Non-interest expenses / operating income	51.76	64.94	37.33	33.36	47.11	11.59	46.67
5.12 Personnel expenses / non-interest expenses	45.46	36.66	32.40	25.36	22.27	88.75	36.36
5.13 Net operating income / average total assets	2.12	1.11	5.05	2.55	1.93	2.24	2.40
5.14 Operating expenses / average total assets	2.86	3.82	3.41	2.77	3.55	1.82	3.18
5.15 Interest rate spread	12.30	5.59	7.50		10.55	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.38	0.85	0.31	1.37	1.43	1.87	0.77
6.2 Net interest income / average earning assets	4.55	4.34	6.66	4.57	5.81	2.61	4.92
6.3 Liquid assets / gross assets	27.92	17.72	26.37	59.56	29.74	39.22	31.03
6.4 Liquid assets / total demand and time liabilities	36.01	21.64	34.82	72.67	35.42	48.78	38.95
6.5 Deposit / Loans	196.62	169.57	119.31	205.79	138.10	242.04	168.80
6.6 Deposits / Loans and investments	112.36	106.20	97.44	109.63	119.65	123.71	109.22
6.7 Deposits / gross assets	83.05	79.27	75.85	76.86	79.37	79.72	79.61

AMENDED