

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
DECEMBER 31, 2010

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	16.75	20.80	12.54	24.75	21.37	55.71	18.91
1.2 Tier I Capital / Risk-weighted Assets	16.53	20.72	13.21	24.75	21.46	55.71	18.98
1.3 Tier II Capital / Risk-weighted Assets	0.22	0.08	0.16	0.00	0.00	0.00	0.12
1.4 Capital and reserves / Total Assets	7.86	10.02	10.61	13.28	11.63	16.11	10.08
2 Lending / connected parties:							
2.1 Related party loans/ gross loans	0.26	10.17	NA	8.48	9.01	0.59	4.03
2.2 Related party loans/ Capital base	1.04	41.97		27.81	38.90	1.00	18.79
2.3 Director exposure / related party loans	19.23	1.94		0.32	19.32	100.00	6.99
3. Asset Composition							
3.1 Business enterprise loans/ gross loans	44.97	75.06	21.25	79.49	54.15	72.17	49.20
3.2 Agriculture loans/ gross loans	9.83	4.28	1.76	24.75	1.89	8.33	6.95
3.3 Mining and quarry loans/ gross loans	0.62	6.51	1.94	0.27	2.48	1.72	2.36
3.4 Manufacturing loans/ gross loans	11.16	22.97	7.42	16.79	17.36	11.82	13.74
3.5 Services loans/ gross loans	23.36	41.30	10.13	37.68	32.43	50.30	26.15
3.6 Households loans/ gross loans	28.60	7.65	14.76	9.54	7.93	27.83	16.10
3.7 Top 20 borrowers exposure / total exposure	14.49	31.68	19.09	29.10	32.36	21.97	23.05
3.8 Top 20 borrowers exposure / capital base	150.24	292.79	216.12	265.00	237.36	109.91	216.41
4 Asset Quality							
4.1 Non-performing loans/ gross loans	1.83	7.82	14.00	2.70	1.93	0.00	6.52
4.2 Non-performing loans/ gross assets	0.53	2.57	8.56	0.84	0.85	0.00	2.41
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.10)	(15.39)	68.32	0.66	2.51	(0.15)	8.95
4.4 Non-performing loans / capital and reserves	6.76	26.75	81.81	6.41	7.34	0.00	24.32
4.5 Reserve for loan losses / non-performing loans	131.00	157.53	16.48	89.63	65.78	0.00	63.21
4.6 Total on-balance sheet assets / capital and reserves	1,280.44	1,040.35	955.78	758.92	864.91	620.84	1,007.25
4.7 Gross loans / deposits	34.14	40.38	71.19	37.98	51.66	30.20	44.21
4.8 Gross loans / gross assets	28.89	32.88	61.14	31.24	43.94	24.42	37.04
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	35.38	37.48	47.98	36.64	46.05	25.56	39.03
4.1 Contingent liabilities / gross assets	1.54	2.20	2.91	5.11	4.70	0.91	2.66
4.11 Large exposure / capital base	60.16	262.63			226.36		-
4.12 Reserve for loan losses / gross loans	2.40	12.32	2.31	2.42	1.27	0.10	4.12
5 Earnings and Profitability							
5.1 Return on assets	0.50	0.39	0.82	1.13	0.55	0.73	0.62
5.2 Return on equity	6.07	3.81	7.24	8.66	4.54	5.38	6.01
5.3 Net interest income/ operating income	63.73	57.29	24.24	37.86	54.82	43.36	42.95
5.4 Non-interest income/ operating income	24.39	18.73	13.56	33.42	21.79	22.38	19.81
5.5 Operating expenses / operating income	51.91	67.78	77.09	48.69	53.04	39.86	64.07
5.6 Foreign exchange gains/ operating income	15.43	11.40	6.70	8.09	15.54	18.88	10.60
5.7 Interest expense/ interest income	15.71	29.51	71.96	43.14	29.91	44.14	46.43
5.8 Non-interest income/ operating expenses	46.99	27.64	17.59	68.63	41.08	56.14	30.93
5.9 Personnel expenses / operating expenses	40.35	26.03	5.84	25.47	21.89	17.54	18.59
5.1 Earning assets / average total assets	75.22	76.79	71.73	83.33	74.54	72.74	75.82
5.11 Non-interest expenses / operating income	40.03	43.80	14.89	19.97	29.64	5.59	26.83
5.12 Personnel expenses / non-interest expenses	52.32	40.29	30.22	62.09	39.16	125.00	44.37
5.13 Net operating income / average total assets	0.90	0.59	1.48	1.13	0.90	1.06	0.96
5.14 Operating expenses / average total assets	0.97	1.24	4.99	1.08	1.02	0.70	1.72
5.15 Interest rate spread	14.92	13.00			9.25	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.30	0.58	5.67	0.77	0.63	0.93	1.35
6.2 Net interest income / average earning assets	1.60	1.39	2.21	1.02	1.49	1.18	1.55
6.3 Liquid assets / gross assets	32.23	21.56	30.01	42.28	25.69	29.26	29.95
6.4 Liquid assets / total demand and time liabilities	38.07	26.78	35.32	50.18	31.83	35.46	35.96
6.5 Deposit / Loans	292.91	247.65	140.46	263.30	193.59	331.13	226.21
6.6 Deposits / Loans and investments	117.37	113.99	127.84	100.69	121.51	113.93	116.38
6.7 Deposits / gross assets	84.63	81.42	85.88	82.24	85.06	80.86	83.80