

**QUARTERLY FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
**JUNE 30, 2011**

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	16.18	22.32	17.06	25.18	19.95	59.57	20.03
1.2 Tier I Capital / Risk-weighted Assets	16.01	22.25	16.91	26.56	20.02	59.57	20.09
1.3 Tier II Capital / Risk-weighted Assets	0.22	0.07	0.15	0.00	0.00	0.00	0.11
1.4 Capital and reserves / Total Assets	8.24	10.66	10.23	13.52	12.26	14.54	10.39
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.20	9.34	Not Applicable	11.17	6.74	0.45	3.87
2.2 Related party loans / Capital base	0.91	34.55		34.63	35.09	0.74	17.51
2.3 Director exposure/ related party loans	24.24	2.06		0.16	22.84	100.00	7.02
<b>3. Asset Composition</b>							
3.1 Business enterprise loans / gross loans	45.36	73.83	22.59	77.13	53.33	98.28	49.63
3.2 Agriculture loans / gross loans	11.33	5.02	1.84	26.58	2.05	11.25	7.70
3.3 Mining and quarry loans / gross loans	0.50	6.62	2.16	0.23	1.88	1.27	2.30
3.4 Manufacturing loans / gross loans	10.36	20.94	7.83	15.42	16.98	13.11	13.12
3.5 Services loans / gross loans	23.17	41.26	10.76	34.90	32.42	72.65	26.50
3.6 Households loans / gross loans	26.90	7.17	14.47	8.45	7.22	1.72	14.68
3.7 Top 20 borrowers exposure/ total exposure	14.25	38.15	15.71	59.49	32.50	20.97	17.80
3.8 Top 20 borrowers exposure/ capital base	158.10	305.54	149.71	433.91	280.02	113.59	159.64
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	2.68	5.80	9.07	2.38	3.05	4.58	5.12
4.2 Non-performing loans / gross assets	0.80	1.99	5.42	0.70	1.53	1.05	1.95
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.05)	(20.01)	34.91	0.13	7.93	5.61	2.55
4.4 Non-performing loans / capital and reserves	9.85	19.42	54.01	5.22	12.56	7.27	19.05
4.5 Reserve for loan losses / non-performing loans	120.81	203.01	35.37	97.45	36.86	22.77	86.60
4.6 Total on-balance sheet assets / capital and reserves	1,225.89	977.92	996.68	744.48	820.10	689.57	979.02
4.7 Gross loans / deposits	34.96	40.21	69.07	35.19	59.11	27.53	44.52
4.8 Gross loans / gross assets	30.01	34.26	59.73	29.43	50.26	23.00	38.01
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	34.44	39.73	46.69	34.17	46.54	23.51	38.65
4.1 Contingent liabilities / gross assets	1.49	4.48	1.79	4.58	5.32	0.65	2.94
4.11 Large exposure / capital base	68.56	259.71	103.17		316.64		-
4.12 Reserve for loan losses / gross loans	3.23	11.77	3.21	2.32	1.12	1.04	4.43
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.37	0.45	0.47	1.09	0.65	0.40	0.52
5.2 Return on equity	4.52	4.49	4.68	7.90	5.16	2.77	5.09
5.3 Net interest income/ operating income	63.84	61.46	50.09	52.10	61.75	43.85	57.66
5.4 Non-interest income/ operating income	23.62	18.08	35.25	22.29	17.34	15.38	24.75
5.5 Operating expenses / operating income	63.62	61.00	71.62	41.97	48.30	70.77	61.34
5.6 Foreign exchange gains/ operating income	14.32	10.78	14.97	14.47	10.86	11.54	13.44
5.7 Interest expense/ interest income	16.41	24.97	22.64	32.96	25.29	48.18	23.37
5.8 Non-interest income/ operating expenses	37.13	29.64	49.22	53.10	35.91	21.74	40.35
5.9 Personnel expenses/ operating expenses	31.44	31.74	13.68	21.38	17.11	11.96	23.42
5.1 Earning assets / average total assets	74.00	70.58	77.53	68.80	82.40	76.79	74.19
5.11 Non-interest expenses / operating income	51.09	40.55	56.96	16.35	27.39	30.00	43.75
5.12 Personnel expenses / non-interest expenses	39.15	47.75	17.20	54.87	30.18	28.21	32.83
5.13 Net operating income / average total assets	0.61	0.66	0.85	1.09	1.05	0.40	0.76
5.14 Operating expenses / average total assets	1.07	1.04	2.14	0.79	0.98	0.97	1.21
5.15 Interest rate spread	15.00	7.75	11.50		9.70	9.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.28	0.50	0.59	0.66	0.53	0.73	0.47
6.2 Net interest income / average earning assets	1.44	1.50	2.03	1.34	1.55	0.79	1.54
6.3 Liquid assets / gross assets	32.06	25.53	22.63	53.41	23.31	26.07	30.62
6.4 Liquid assets / total demand and time liabilities	37.07	29.34	26.50	64.43	27.27	30.64	35.68
6.5 Deposit / Loans	286.05	248.70	144.78	284.21	169.17	363.27	224.64
6.6 Deposits / Loans and investments	117.18	122.23	114.58	129.39	109.21	110.27	118.00
6.7 Deposits / gross assets	85.85	85.20	86.47	83.66	85.02	83.57	85.39