

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
MARCH 31, 2011

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.03	23.78	17.58	24.45	21.24	53.21	20.66
1.2 Tier I Capital / Risk-weighted Assets	16.76	23.71	17.42	24.45	21.32	53.21	20.54
1.3 Tier II Capital / Risk-weighted Assets	0.27	0.07	0.16	0.00	0.00	0.00	0.13
1.4 Capital and reserves / Total Assets	8.33	9.63	9.73	14.07	12.99	14.44	10.17
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.23	9.78	Not Applicable	10.24	7.51	0.50	3.95
2.2 Related party loans / Capital base	0.94	35.07		34.00	35.25	0.92	17.33
2.3 Director exposure/ related party loans	20.00	2.17		0.17	22.18	100.00	7.09
3. Asset Composition							
3.1 Business enterprise loans / gross loans	45.88	75.94	22.44	80.12	54.12	94.35	50.45
3.2 Agriculture loans / gross loans	11.30	5.24	1.79	25.84	1.95	9.29	7.63
3.3 Mining and quarry loans / gross loans	0.55	6.24	2.08	0.51	2.16	1.28	2.30
3.4 Manufacturing loans / gross loans	10.95	22.85	7.71	19.16	18.00	16.26	14.16
3.5 Services loans / gross loans	23.08	41.61	10.86	34.62	32.01	67.53	26.36
3.6 Households loans / gross loans	27.11	6.76	13.70	8.37	6.43	5.65	14.42
3.7 Top 20 borrowers exposure/ total exposure	13.75	35.93	17.92	30.11	30.45	20.20	15.07
3.8 Top 20 borrowers exposure/ capital base	151.09	274.19	155.91	268.11	254.40	123.31	135.29
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.87	5.47	9.57	2.51	1.79	1.82	4.80
4.2 Non-performing loans / gross assets	0.54	1.72	5.64	0.80	0.90	0.43	1.78
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.93)	(22.34)	38.68	0.27	2.17	2.22	1.73
4.4 Non-performing loans / capital and reserves	6.52	18.59	59.07	5.75	6.97	2.96	17.76
4.5 Reserve for loan losses / non-performing loans	129.53	220.13	34.51	95.37	68.85	25.00	90.24
4.6 Total on-balance sheet assets / capital and reserves	1,208.73	1,079.65	1,047.70	716.39	774.63	693.41	998.94
4.7 Gross loans / deposits	34.04	37.28	67.16	38.81	60.17	28.40	43.71
4.8 Gross loans / gross assets	28.77	31.48	58.94	31.98	50.26	23.44	37.01
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	34.01	36.03	45.78	37.57	48.09	23.87	38.05
4.1 Contingent liabilities / gross assets	1.81	2.43	2.36	4.87	6.21	0.46	2.78
4.11 Large exposure / capital base	60.54	243.36	108.19	-	296.01	-	
4.12 Reserve for loan losses / gross loans	2.43	12.04	3.30	2.39	1.23	0.46	4.34
5 Earnings and Profitability							
5.1 Return on assets	0.46	0.57	0.92	0.90	0.70	0.26	0.63
5.2 Return on equity	5.67	5.82	9.05	6.57	5.69	1.71	6.26
5.3 Net interest income/ operating income	63.87	56.77	53.28	61.18	57.41	49.66	58.52
5.4 Non-interest income/ operating income	23.83	18.55	31.79	9.24	21.55	13.61	22.83
5.5 Operating expenses / operating income	53.86	49.44	40.36	47.23	47.31	59.18	48.36
5.6 Foreign exchange gains/ operating income	14.09	11.50	15.20	6.39	12.63	10.20	12.83
5.7 Interest expense/ interest income	16.14	30.30	21.88	32.59	26.82	42.52	24.17
5.8 Non-interest income/ operating expenses	44.24	37.52	78.77	19.57	45.55	22.99	47.21
5.9 Personnel expenses/ operating expenses	37.98	37.52	27.57	20.64	17.79	9.20	30.95
5.1 Earning assets / average total assets	75.66	69.23	72.59	81.09	80.86	82.04	75.08
5.11 Non-interest expenses / operating income	41.57	24.77	25.43	17.65	26.26	22.45	29.71
5.12 Personnel expenses / non-interest expenses	49.21	74.91	43.75	55.24	32.05	24.24	50.38
5.13 Net operating income / average total assets	0.80	0.85	1.67	0.90	1.05	0.68	1.00
5.14 Operating expenses / average total assets	0.94	0.83	1.13	0.80	0.94	0.98	0.93
5.15 Interest rate spread	14.92	13.90	11.50	-	9.40	9.00	
6 Liquidity:							
6.1 Interest expense / average earning assets	0.29	0.59	0.60	0.61	0.55	0.82	0.49
6.2 Net interest income / average earning assets	1.50	1.35	2.15	1.27	1.49	1.11	1.53
6.3 Liquid assets / gross assets	22.52	31.43	27.25	46.88	22.57	23.88	28.24
6.4 Liquid assets / total demand and time liabilities	26.59	36.38	32.92	55.71	24.86	28.69	33.14
6.5 Deposit / Loans	293.76	268.25	148.89	257.65	166.19	352.14	228.76
6.6 Deposits / Loans and investments	113.37	130.84	126.72	101.82	100.27	106.69	116.02
6.7 Deposits / gross assets	84.51	84.44	87.76	82.39	83.53	82.55	84.68