

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
SEPTEMBER 30, 2010

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.85	23.83	15.50	23.05	20.02	35.90	18.77
1.2 Tier I Capital / Risk-weighted Assets	14.62	23.74	15.40	23.05	20.13	35.90	18.68
1.3 Tier II Capital / Risk-weighted Assets	0.23	0.09	0.16	0.00	0.00	0.00	0.12
1.4 Capital and reserves / Total Assets	8.72	10.27	11.96	12.86	12.50	10.81	10.56
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.25	10.62		10.37	6.39	0.64	3.80
2.2 Related party loans / Capital base	1.16	38.66	N/A	27.07	29.53	1.69	17.26
2.3 Director exposure/ related party loans	21.62	2.00		0.29	37.86	100.00	9.49
3. Asset Composition							
3.1 Business enterprise loans / gross loans	47.98	78.56	20.69	80.11	51.04	70.01	49.43
3.2 Agriculture loans / gross loans	11.65	5.09	1.86	25.45	1.78	8.40	7.67
3.3 Mining and quarry loans / gross loans	0.69	7.55	1.83	0.89	2.89	2.12	2.59
3.4 Manufacturing loans / gross loans	12.24	23.71	7.60	18.50	19.38	8.25	14.35
3.5 Services loans / gross loans	23.40	42.21	9.40	35.27	26.99	51.24	24.83
3.6 Households loans / gross loans	27.01	7.22	15.13	8.58	7.34	29.99	15.80
3.7 Top 20 borrowers exposure/ total exposure	15.66	29.78	19.66	29.05	34.22	28.64	23.40
3.8 Top 20 borrowers exposure/ capital base	184.97	267.99	178.94	226.94	263.22	176.85	218.93
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.77	4.48	13.63	2.95	2.88	0.35	5.98
4.2 Non-performing loans / gross assets	0.53	1.38	9.02	0.87	1.30	0.09	2.25
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.04)	(28.99)	60.07	0.70	5.64	(1.17)	5.42
4.4 Non-performing loans / capital and reserves	6.14	14.04	76.94	6.78	10.49	0.82	21.64
4.5 Reserve for loan losses / non-performing loans	133.24	306.53	21.92	89.63	46.24	242.86	74.97
4.6 Total on-balance sheet assets / capital and reserves	1,154.43	1,016.81	853.06	783.48	804.97	927.25	962.86
4.7 Gross loans / deposits	35.27	37.49	77.80	35.47	53.07	29.44	44.59
4.8 Gross loans / gross assets	30.08	30.84	66.18	29.32	45.19	25.53	37.58
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	35.51	34.71	52.26	36.52	47.53	26.69	39.24
4.1 Contingent liabilities / gross assets	1.80	2.42	3.09	6.54	4.07	1.32	2.96
4.11 Large exposure / capital base	119.20	103.42	0.00	0.00	0.00	0.00	0.00
4.12 Reserve for loan losses / gross loans	2.36	13.72	2.99	2.65	1.33	0.84	4.48
5 Earnings and Profitability							
5.1 Return on assets	0.52	0.70	1.13	1.20	0.58	0.37	0.75
5.2 Return on equity	6.05	6.88	9.72	9.79	4.51	3.57	7.23
5.3 Net interest income/ operating income	63.55	59.95	36.20	47.58	55.02	44.09	50.25
5.4 Non-interest income/ operating income	24.53	18.93	8.26	8.79	21.43	15.75	15.37
5.5 Operating expenses / operating income	51.04	60.19	79.92	57.58	51.35	57.48	63.73
5.6 Foreign exchange gains/ operating income	15.61	13.24	0.00	0.71	13.32	11.81	7.49
5.7 Interest expense/ interest income	15.79	26.05	60.54	47.84	29.98	47.66	40.63
5.8 Non-interest income/ operating expenses	48.06	31.44	10.33	15.26	41.73	27.40	24.12
5.9 Personnel expenses/ operating expenses	40.31	24.56	7.64	16.14	18.05	15.07	18.81
5.1 Earning assets / average total assets	76.16	78.51	74.16	80.21	75.65	57.92	76.26
5.11 Non-interest expenses / operating income	39.12	39.07	24.38	13.94	27.80	17.32	29.35
5.12 Personnel expenses / non-interest expenses	52.60	37.84	25.04	66.67	33.33	50.00	40.84
5.13 Net operating income / average total assets	0.94	0.85	1.13	1.20	0.97	0.67	0.99
5.14 Operating expenses / average total assets	0.98	1.29	4.51	1.63	1.03	0.91	1.73
5.15 Interest rate spread	14.92	13.00			9.00		
6 Liquidity:							
6.1 Interest expense / average earning assets	0.30	0.60	4.24	1.50	0.64	1.03	1.24
6.2 Net interest income / average earning assets	1.61	1.71	2.76	1.64	1.49	1.13	1.81
6.3 Liquid assets / gross assets	22.83	23.79	25.55	42.62	19.29	34.75	25.97
6.4 Liquid assets / total demand and time liabilities	26.57	28.81	30.20	46.94	24.51	40.50	30.61
6.5 Deposit / Loans	283.53	266.72	128.54	281.92	188.44	339.67	224.27
6.6 Deposits / Loans and investments	113.51	111.48	116.74	101.74	119.73	147.94	113.36
6.7 Deposits / gross assets	85.28	82.26	85.07	82.65	85.15	86.72	84.27