

QUARTERLY FINANCIAL INDICATORS
COMMERCIAL BANKS
SEPTEMBER 30, 2011

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	14.54	21.00	16.38	22.91	16.98	56.15	18.39
1.2 Tier I Capital / Risk-weighted Assets	14.46	20.94	16.23	22.91	17.04	56.15	18.32
1.3 Tier II Capital / Risk-weighted Assets	0.09	0.07	0.15	0.00	0.00	0.00	0.07
1.4 Capital and reserves / Total Assets	8.27	10.51	11.60	12.21	12.02	13.83	10.41
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.20	6.53	Not Applicable	9.95	5.59	0.73	3.13
2.2 Related party loans / Capital base	1.02	26.22		37.63	33.73	1.26	15.68
2.3 Director exposure/ related party loans	21.43	5.67		0.16	21.12	100.00	8.71
3. Asset Composition							
3.1 Business enterprise loans / gross loans	44.92	75.75	23.44	77.63	56.28	97.48	50.94
3.2 Agriculture loans / gross loans	11.37	5.50	1.87	28.79	2.11	10.49	7.99
3.3 Mining and quarry loans / gross loans	0.41	5.44	2.27	0.63	1.73	1.02	2.11
3.4 Manufacturing loans / gross loans	11.08	21.56	7.68	12.31	17.23	21.72	13.41
3.5 Services loans / gross loans	22.06	43.25	11.62	35.90	35.20	64.25	27.42
3.6 Households loans / gross loans	27.63	6.54	14.23	8.07	7.11	2.52	14.53
3.7 Top 20 borrowers exposure/ total exposure	13.83	37.06	16.94	63.26	37.07	15.87	17.64
3.8 Top 20 borrowers exposure/ capital base	169.17	305.60	158.55	503.03	352.71	91.99	167.92
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.44	5.03	12.94	3.04	1.64	2.39	5.99
4.2 Non-performing loans / gross assets	1.10	1.79	7.85	1.03	0.87	0.54	2.40
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.88)	(20.79)	54.20	1.48	2.73	2.95	6.48
4.4 Non-performing loans / capital and reserves	13.43	17.68	68.84	8.49	7.24	3.93	23.46
4.5 Reserve for loan losses / non-performing loans	113.99	217.61	21.26	82.57	62.25	25.00	72.39
4.6 Total on-balance sheet assets / capital and reserves	1,223.97	989.55	876.85	825.94	836.53	724.07	977.23
4.7 Gross loans / deposits	37.45	41.65	71.20	41.12	64.91	27.01	47.49
4.8 Gross loans / gross assets	31.85	35.55	60.67	33.87	52.94	22.72	40.08
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	35.65	40.79	47.71	38.02	48.69	23.24	40.30
4.1 Contingent liabilities / gross assets	1.90	3.33	2.15	2.78	7.49	0.32	2.93
4.11 Large exposure / capital base	70.59	280.71				47.59	-
4.12 Reserve for loan losses / gross loans	3.93	10.94	2.75	2.51	1.02	0.60	4.34
5 Earnings and Profitability							
5.1 Return on assets	0.40	0.54	0.72	0.75	0.72	0.35	0.56
5.2 Return on equity	4.83	5.14	6.58	5.80	5.89	2.49	5.40
5.3 Net interest income/ operating income	61.40	60.27	54.25	65.70	64.43	46.32	59.71
5.4 Non-interest income/ operating income	26.93	19.52	30.64	8.53	16.33	20.59	23.29
5.5 Operating expenses / operating income	55.21	59.76	56.51	54.91	44.17	42.65	54.88
5.6 Foreign exchange gains/ operating income	16.34	11.90	14.13	4.19	10.50	13.24	12.93
5.7 Interest expense/ interest income	15.97	25.11	21.78	28.17	23.00	41.67	22.16
5.8 Non-interest income/ operating expenses	48.77	32.66	54.22	15.54	36.96	48.28	42.44
5.9 Personnel expenses/ operating expenses	42.28	31.38	17.75	27.86	17.16	13.79	28.97
5.1 Earning assets / average total assets	77.07	74.18	74.50	66.25	79.59	78.57	75.00
5.11 Non-interest expenses / operating income	43.54	39.55	41.41	29.15	24.93	9.56	37.88
5.12 Personnel expenses / non-interest expenses	53.62	47.40	24.22	52.49	30.41	61.54	41.98
5.13 Net operating income / average total assets	0.78	0.73	1.31	0.75	1.15	0.79	0.90
5.14 Operating expenses / average total assets	0.96	1.09	1.70	0.91	0.91	0.58	1.09
5.15 Interest rate spread	15.00	7.75				10.10	
6 Liquidity:							
6.1 Interest expense / average earning assets	0.27	0.51	0.60	0.64	0.51	0.60	0.46
6.2 Net interest income / average earning assets	1.41	1.51	2.16	1.63	1.72	0.84	1.61
6.3 Liquid assets / gross assets	24.05	26.77	25.59	50.03	25.76	37.49	28.56
6.4 Liquid assets / total demand and time liabilities	28.35	31.48	30.61	57.53	29.43	43.93	33.52
6.5 Deposit / Loans	267.00	240.09	140.45	243.22	154.06	370.18	210.59
6.6 Deposits / Loans and investments	111.47	122.54	117.43	120.42	107.37	111.19	115.31
6.7 Deposits / gross assets	85.04	85.36	85.21	82.39	81.56	84.10	84.41