

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended September 30, 2024

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.23	16.88	16.71	14.19	19.70	62.50	17.37
1.2 Tier I Capital / Risk-weighted Assets	19.23	13.14	16.71	14.88	18.65	62.50	16.54
1.3 Tier II Capital / Risk-weighted Assets	0.00	3.74	0.00	(0.69)	1.05	0.00	0.83
1.4 Capital and reserves / Total Assets	10.58	13.70	11.64	14.93	12.31	13.80	12.50
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.02	17.48	Not Applicable	9.21	0.42	0.15	5.59
2.2 Related party loans / Capital base	0.11	58.39		39.50	1.87	0.39	22.97
2.3 Director exposure / related party loans	0.00	5.51		0.02	21.88	0.00	3.72
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.85	71.92	26.33	64.55	50.90	49.39	53.21
3.2 Agriculture loans / gross loans	2.69	6.33	1.63	17.67	0.85	1.37	6.25
3.3 Mining and quarry loans / gross loans	0.10	1.53	0.69	1.87	3.89	6.18	1.51
3.4 Manufacturing loans / gross loans	2.22	14.80	3.77	14.80	15.70	11.66	9.76
3.5 Services loans / gross loans	39.84	49.25	20.24	30.22	30.47	30.18	35.70
3.6 Households loans / gross loans	17.79	26.84	4.74	4.32	6.71	5.89	13.27
3.7 Top 20 borrowers exposure / total exposure	18.13	35.91	26.33	39.52	24.49	27.98	27.83
3.8 Top 20 borrowers exposure / capital base	177.12	234.75	185.08	285.35	185.88	158.07	215.11
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.01	4.66	1.82	0.00	3.50	2.55	2.01
4.2 Non-performing loans / gross assets	0.37	1.84	0.80	0.00	1.63	0.83	0.82
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.95)	2.83	(0.92)	(0.34)	2.07	0.00	0.45
4.4 Non-performing loans / capital and reserves	3.53	13.61	6.92	0.00	13.39	6.10	6.65
4.5 Reserve for loan losses / non-performing loans	126.84	79.21	113.31	0.00	84.53	100.00	93.23
4.6 Total on-balance sheet assets / capital and reserves	949.98	740.45	867.14	670.36	823.51	730.80	806.36
4.7 Gross loans / deposits	42.87	48.14	53.69	54.80	55.64	40.25	48.98
4.8 Gross loans / gross assets	36.72	39.43	43.85	45.97	46.50	32.77	40.99
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.78	68.41	53.04	86.65	51.39	19.64	58.35
4.1 Contingent liabilities / gross assets	1.14	2.54	6.16	3.90	1.18	3.38	2.62
4.11 Large exposure / capital base	95.76	188.07	69.36	196.92	365.46	127.00	-
4.12 Reserve for loan losses / gross loans	1.28	3.69	2.06	0.11	2.96	2.55	1.87
5 Earnings and Profitability							
5.1 Return on assets	0.61	0.51	0.71	1.51	0.50	0.56	0.76
5.2 Return on equity	5.83	4.03	6.17	10.92	4.06	3.97	6.30
5.3 Net interest income / operating income	55.06	68.78	55.38	37.76	78.10	56.87	56.20
5.4 Non-interest income / operating income	40.99	25.37	41.08	56.10	16.26	29.95	38.69
5.5 Operating expenses / operating income	43.52	53.58	33.46	27.34	41.84	44.23	40.45
5.6 Foreign exchange gains / operating income	14.23	10.38	26.10	5.98	6.50	22.25	12.43
5.7 Interest expense / interest income	6.69	7.84	6.01	14.00	6.73	18.82	8.34
5.8 Non-interest income / operating expenses	94.20	47.35	122.80	205.17	38.86	67.70	95.65
5.9 Personnel expenses / operating expenses	35.67	33.28	33.52	28.46	25.52	27.95	32.52
5.10 Earning assets / average total assets	82.60	78.17	57.74	77.20	80.34	72.02	77.16
5.11 Non-interest expenses / operating income	39.57	47.74	29.92	21.20	36.21	31.04	35.34
5.12 Personnel expenses / non-interest expenses	39.23	37.36	37.48	36.71	29.49	39.82	37.23
5.13 Net operating income / average total assets	1.02	0.75	1.19	1.51	0.84	0.71	1.05
5.14 Operating expenses / average total assets	0.79	0.87	0.60	0.57	0.61	0.56	0.71
5.15 Interest rate spread	7.56	7.93	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.09	0.12	0.11	0.17	0.10	0.24	0.12
6.2 Net interest income / average earning assets	1.22	1.45	1.74	1.06	1.42	1.02	1.31
6.3 Liquid assets / gross assets	37.18	37.98	45.00	21.98	34.57	46.88	35.28
6.4 Liquid assets / total demand and time liabilities	45.09	46.85	50.68	26.32	41.15	56.68	42.35
6.5 Deposits / Loans	233.27	207.74	186.25	182.48	179.73	248.43	204.16
6.6 Deposits / Loans and investments	106.16	109.77	145.62	114.18	107.49	117.44	112.37
6.7 Deposits / gross assets	85.66	81.90	81.67	83.88	83.57	81.41	83.69