

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For January - December 2025 (Cumulative)

	RBL	GBTI	SGI	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	18.58	16.42	11.94	14.82	24.30	23.85	16.89
1.2 Tier I Capital / Risk-weighted Assets	18.58	14.05	11.89	14.82	23.33	23.85	16.25
1.3 Tier II Capital / Risk-weighted Assets	0.00	2.36	0.05	-0.00	0.97	0.00	0.63
1.4 Capital and reserves / Total Assets	9.30	10.40	7.19	13.53	11.89	11.54	10.42
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.02	16.83	Not Applicable	9.80	0.78	0.06	5.69
2.2 Related party loans / Capital base	0.08	60.33		37.90	2.94	0.19	22.80
2.3 Director exposure / related party loans	0.00	6.58		0.06	10.67	0.00	3.97
<b>3 Asset Composition</b>							
3.1 Business enterprise loans / gross loans	40.91	65.57	36.12	61.70	47.30	53.13	51.17
3.2 Agriculture loans / gross loans	2.23	4.88	1.49	17.59	0.56	1.26	6.08
3.3 Mining and quarry loans / gross loans	0.03	1.23	2.26	0.74	5.14	2.73	1.40
3.4 Manufacturing loans / gross loans	3.89	14.42	11.02	11.45	17.44	15.05	10.53
3.5 Services loans / gross loans	34.76	45.05	21.34	31.93	24.17	34.09	33.16
3.6 Households loans / gross loans	20.04	17.45	6.08	5.27	6.13	3.46	12.25
3.7 Top 20 borrowers exposure / total exposure	17.23	28.07	19.47	40.35	22.57	28.06	25.10
3.8 Top 20 borrowers exposure / capital base	163.29	227.42	195.25	240.81	151.63	227.61	199.55
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	0.62	4.12	1.02	0.00	1.51	0.30	1.30
4.2 Non-performing loans / gross assets	0.23	1.36	0.36	0.00	0.65	0.09	0.50
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.51)	3.81	(0.98)	(0.26)	(1.65)	(0.02)	0.34
4.4 Non-performing loans / capital and reserves	2.44	13.22	5.02	0.00	5.47	0.77	4.82
4.5 Reserve for loan losses / non-performing loans	120.91	71.14	119.47	0.00	130.13	102.63	92.85
4.6 Total on-balance sheet assets / capital and reserves	1,078.78	970.75	1,397.22	739.14	848.39	867.37	963.78
4.7 Gross loans / deposits	42.18	38.74	42.04	58.52	51.19	34.85	45.18
4.8 Gross loans / gross assets	36.41	33.04	35.06	49.47	42.86	29.59	38.42
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	43.92	55.00	50.63	84.27	45.89	38.35	54.84
4.1 Contingent liabilities / gross assets	0.63	2.29	2.66	2.38	1.03	7.08	1.83
4.11 Large exposure / capital base	88.30	201.04	159.279	168.98	377.90	195.00	-
4.12 Reserve for loan losses / gross loans	0.75	2.93	1.22	0.07	1.96	0.31	1.21
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	2.13	1.58	2.14	4.93	1.77	2.27	2.49
5.2 Return on equity	22.53	13.72	24.16	34.92	14.48	18.40	22.45
5.3 Net interest income / operating income	66.87	64.73	49.86	64.92	78.38	64.26	64.93
5.4 Non-interest income / operating income	28.41	28.82	46.12	28.07	16.11	24.94	29.38
5.5 Operating expenses / operating income	41.83	53.11	44.34	26.69	44.89	27.57	41.07
5.6 Foreign exchange gains / operating income	14.25	12.48	32.54	12.47	5.25	16.55	15.04
5.7 Interest expense / interest income	6.59	9.06	7.46	9.74	6.57	14.38	8.06
5.8 Non-interest income / operating expenses	67.93	54.27	104.03	105.20	35.89	90.47	71.53
5.9 Personnel expenses / operating expenses	37.12	38.60	23.90	37.01	28.42	36.51	34.58
5.1 Earning assets / average total assets	86.60	81.33	73.49	81.49	82.61	83.19	82.30
5.11 Non-interest expenses / operating income	37.11	46.66	40.31	19.68	39.38	16.78	35.38
5.12 Personnel expenses / non-interest expenses	41.84	43.93	26.29	50.19	32.39	60.00	40.14
5.13 Net operating income / average total assets	3.34	2.41	3.43	4.93	2.93	3.46	3.40
5.14 Operating expenses / average total assets	2.40	2.73	2.73	1.80	2.39	1.32	2.37
5.15 Interest rate spread	7.56	6.76	7.5		8.40	9.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.34	0.46	0.39	0.63	0.38	0.73	0.44
6.2 Net interest income / average earning assets	4.80	4.61	4.88	5.88	5.37	4.33	5.02
6.3 Liquid assets / gross assets	42.42	50.56	52.92	45.04	40.87	52.63	46.21
6.4 Liquid assets / total demand and time liabilities	50.77	59.17	58.59	52.60	49.25	62.45	54.24
6.5 Deposit / Loans	237.08	258.13	237.85	170.89	195.36	286.94	221.34
6.6 Deposits / Loans and investments	108.06	117.86	128.96	114.34	110.97	116.13	114.24
6.7 Deposits / gross assets	86.31	85.28	83.39	84.54	83.72	84.91	85.04