

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2025

	RBL	GBTI	SGI	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
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
2 Lending / connected parties:							
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
3 Asset Composition							
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
4 Asset Quality							
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
5 Earnings and Profitability							
5.1 Return on assets	0.56	0.37	0.59	0.76	0.39	0.79	0.54
5.2 Return on equity	5.83	3.52	7.11	5.29	3.25	6.76	5.03
5.3 Net interest income / operating income	66.60	63.61	46.54	65.90	79.33	68.13	64.36
5.4 Non-interest income / operating income	28.80	29.74	49.13	24.91	14.87	22.33	29.60
5.5 Operating expenses / operating income	36.63	55.97	42.15	38.78	45.79	24.43	42.45
5.6 Foreign exchange gains / operating income	14.94	11.08	35.64	19.03	4.62	12.79	16.63
5.7 Interest expense / interest income	6.45	9.47	8.51	12.24	6.81	12.29	8.58
5.8 Non-interest income / operating expenses	78.64	53.13	116.55	64.23	32.47	91.41	69.73
5.9 Personnel expenses / operating expenses	40.37	33.32	24.39	48.28	31.30	51.56	36.60
5.10 Earning assets / average total assets	81.54	74.41	66.00	75.72	77.94	76.71	76.33
5.11 Non-interest expenses / operating income	32.03	49.31	37.82	29.60	39.99	14.89	36.40
5.12 Personnel expenses / non-interest expenses	46.16	37.82	27.18	63.27	35.84	84.62	42.67
5.13 Net operating income / average total assets	0.92	0.56	0.85	0.76	0.65	0.98	0.77
5.14 Operating expenses / average total assets	0.53	0.71	0.62	0.48	0.55	0.32	0.57
5.15 Interest rate spread	7.56	6.76	7.5		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.08	0.12	0.11	0.15	0.09	0.16	0.11
6.2 Net interest income / average earning assets	1.20	1.10	1.17	1.08	1.25	1.17	1.16
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 Deposits / 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