

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - June 2024 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.85	15.58	17.75	10.20	21.11	76.71	16.24
1.2 Tier I Capital / Risk-weighted Assets	19.85	15.52	17.75	11.52	19.99	76.71	16.52
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.07	0.00	(1.33)	1.12	0.00	(0.28)
1.4 Capital and reserves / Total Assets	10.45	11.57	11.53	12.66	12.29	14.57	11.56
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.02	18.44	Not Applicable	10.06	0.44	0.28	5.99
2.2 Related party loans / Capital base	0.10	76.35		44.60	1.89	0.63	25.26
2.3 Director exposure / related party loans	0.00	13.19		0.00	21.62	0.00	8.67
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.98	73.87	25.98	66.80	50.18	53.51	54.01
3.2 Agriculture loans / gross loans	2.78	5.20	1.82	17.16	1.06	1.91	5.87
3.3 Mining and quarry loans / gross loans	0.11	1.90	0.70	2.15	3.86	6.18	1.64
3.4 Manufacturing loans / gross loans	2.71	17.59	3.81	15.06	14.15	10.87	10.29
3.5 Services loans / gross loans	39.38	49.18	19.65	32.44	31.10	34.55	36.22
3.6 Households loans / gross loans	17.94	9.38	4.59	3.92	6.91	5.81	9.76
3.7 Top 20 borrowers exposure / total exposure	15.89	35.35	25.62	38.14	24.54	25.36	26.42
3.8 Top 20 borrowers exposure / capital base	148.13	281.99	176.07	288.70	182.05	133.26	211.31
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.07	5.16	1.89	0.00	3.07	2.67	2.12
4.2 Non-performing loans / gross assets	0.39	2.14	0.84	0.00	1.44	0.85	0.88
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(2.49)	5.98	(1.64)	(0.34)	0.38	0.00	0.27
4.4 Non-performing loans / capital and reserves	3.76	18.74	7.32	0.00	11.89	5.91	7.66
4.5 Reserve for loan losses / non-performing loans	166.14	68.08	122.37	0.00	96.77	100.00	96.51
4.6 Total on-balance sheet assets / capital and reserves	963.29	876.80	876.17	790.43	825.50	692.36	872.37
4.7 Gross loans / deposits	42.40	49.38	53.62	53.83	55.66	39.66	48.85
4.8 Gross loans / gross assets	36.44	41.45	44.16	46.47	46.94	31.94	41.43
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.81	66.77	50.14	98.14	49.81	17.94	59.24
4.1 Contingent liabilities / gross assets	1.14	2.74	6.41	4.77	1.18	3.60	2.84
4.11 Large exposure / capital base	62.27	234.70	83.54	206.28	342.34	108.00	-
4.12 Reserve for loan losses / gross loans	1.78	3.51	2.31	0.09	2.97	2.67	2.05
5 Earnings and Profitability							
5.1 Return on assets	1.16	0.90	1.40	1.61	0.91	0.59	1.17
5.2 Return on equity	10.82	7.85	11.47	12.30	7.16	3.88	9.84
5.3 Net interest income / operating income	60.54	69.32	54.51	76.27	77.81	57.69	66.19
5.4 Non-interest income / operating income	35.07	24.61	42.01	15.79	16.38	27.70	28.19
5.5 Operating expenses / operating income	45.09	57.17	41.89	52.73	49.52	47.34	48.95
5.6 Foreign exchange gains / operating income	17.36	11.48	27.14	11.65	6.72	17.05	15.33
5.7 Interest expense / interest income	6.77	8.05	6.01	9.43	6.95	20.21	7.83
5.8 Non-interest income / operating expenses	77.78	43.05	100.27	29.95	33.08	58.52	57.59
5.9 Personnel expenses / operating expenses	33.94	34.68	27.11	12.62	20.94	24.44	27.38
5.1 Earning assets / average total assets	89.09	82.77	63.19	83.94	86.09	76.88	83.07
5.11 Non-interest expenses / operating income	40.69	51.11	38.40	44.79	43.70	32.72	43.32
5.12 Personnel expenses / non-interest expenses	37.61	38.80	29.57	14.85	23.73	35.35	30.93
5.13 Net operating income / average total assets	1.87	1.31	2.34	1.61	1.52	1.34	1.70
5.14 Operating expenses / average total assets	1.54	1.75	1.68	1.80	1.50	1.21	1.63
5.15 Interest rate spread	7.56	7.93	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.19	0.24	0.23	0.36	0.23	0.54	0.25
6.2 Net interest income / average earning assets	2.57	2.73	3.58	3.41	3.13	2.14	2.91
6.3 Liquid assets / gross assets	31.28	36.62	43.73	22.10	34.97	42.12	32.94
6.4 Liquid assets / total demand and time liabilities	37.54	43.58	47.84	25.56	41.29	50.10	38.66
6.5 Deposit / Loans	235.82	202.50	186.50	185.79	179.66	252.14	204.72
6.6 Deposits / Loans and investments	105.68	108.86	144.77	115.72	106.83	113.80	112.02
6.7 Deposits / gross assets	85.94	83.93	82.35	86.33	84.34	80.54	84.82