

FINANCIAL INDICATORS

COMMERCIAL BANKS

For January - September 2019 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	22.67	31.25	25.02	26.38	25.40	71.79	26.55
1.2 Tier I Capital / Risk-weighted Assets	22.89	31.21	24.08	28.16	25.58	71.79	26.94
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.03	(1.79)	0.21	0.00	(0.27)
1.4 Capital and reserves / Total Assets	12.09	13.92	17.51	17.91	16.55	28.39	15.01
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.08	10.61	Not Applicable	4.93	2.74	0.41	2.99
2.2 Related party loans / Capital base	0.34	30.33		13.05	10.70	0.68	10.64
2.3 Director exposure / related party loans	0.00	0.40		0.00	18.72	0.00	2.72
3. Asset Composition							
3.1 Business enterprise loans / gross loans	42.63	66.12	27.22	66.02	50.42	62.58	48.75
3.2 Agriculture loans / gross loans	4.16	7.65	0.38	16.37	1.64	4.47	5.59
3.3 Mining and quarry loans / gross loans	0.42	5.45	2.36	1.85	3.21	0.76	2.25
3.4 Manufacturing loans / gross loans	4.80	17.01	7.64	9.84	15.08	17.09	9.80
3.5 Services loans / gross loans	33.26	36.00	16.84	37.06	30.49	40.26	31.11
3.6 Households loans / gross loans	21.83	9.14	11.16	3.11	7.74	1.89	12.53
3.7 Top 20 borrowers exposure / total exposure	26.45	33.82	14.95	57.52	29.53	36.06	32.00
3.8 Top 20 borrowers exposure / capital base	189.65	190.15	84.84	265.41	145.19	79.81	179.52
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.43	33.26	11.57	3.66	10.33	33.79	12.06
4.2 Non-performing loans / gross assets	1.96	12.03	7.22	1.56	5.72	14.98	5.54
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	9.23	61.19	30.39	1.79	11.06	42.81	23.25
4.4 Non-performing loans / capital and reserves	16.37	89.88	42.06	8.81	36.03	54.50	37.69
4.5 Reserve for loan losses / non-performing loans	43.61	31.92	27.74	79.74	69.32	21.45	38.32
4.6 Total on-balance sheet assets / capital and reserves	833.94	747.23	582.77	565.35	629.38	363.87	680.66
4.7 Gross loans / deposits	53.44	44.85	81.20	55.29	71.00	66.44	57.60
4.8 Gross loans / gross assets	44.29	36.16	62.36	42.59	55.44	44.32	45.93
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.08	39.52	53.05	47.54	53.91	37.06	45.14
4.1 Contingent liabilities / gross assets	1.19	2.45	4.49	2.89	1.97	1.53	2.30
4.11 Large exposure / capital base	143.88	121.74	40.74		98.13	77.00	-
4.12 Reserve for loan losses / gross loans	1.93	10.62	3.21	2.92	7.16	7.25	4.62
5 Earnings and Profitability							
5.1 Return on assets	1.57	0.94	2.52	3.02	0.94	1.74	1.74
5.2 Return on equity	13.31	6.81	13.61	17.03	5.66	6.83	11.63
5.3 Net interest income / operating income	67.69	65.04	65.08	61.58	72.97	54.31	65.90
5.4 Non-interest income / operating income	27.23	22.47	32.08	21.72	14.75	30.52	25.54
5.5 Operating expenses / operating income	47.87	73.22	43.10	39.66	66.21	53.28	51.85
5.6 Foreign exchange gains / operating income	11.68	14.09	13.27	8.91	5.89	24.83	11.79
5.7 Interest expense / interest income	6.99	16.11	4.18	21.34	14.40	21.84	11.49
5.8 Non-interest income / operating expenses	56.88	30.68	74.43	54.75	22.28	57.28	49.25
5.9 Personnel expenses / operating expenses	47.52	38.45	29.33	30.89	19.91	22.33	36.02
5.1 Earning assets / average total assets	73.36	74.89	73.65	78.85	73.47	54.42	74.16
5.11 Non-interest expenses / operating income	42.78	60.73	40.25	22.96	53.93	38.10	43.30
5.12 Personnel expenses / non-interest expenses	53.17	46.36	31.18	53.36	24.45	31.22	43.14
5.13 Net operating income / average total assets	2.53	1.13	4.39	3.02	1.57	2.31	2.48
5.14 Operating expenses / average total assets	2.32	3.08	3.32	1.98	3.07	2.63	2.67
5.15 Interest rate spread	12.30	6.43	7.50		10.90	10.50	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.35	0.71	0.29	1.13	0.83	1.27	0.61
6.2 Net interest income / average earning assets	4.63	3.72	6.53	4.17	4.92	4.55	4.68
6.3 Liquid assets / gross assets	29.45	21.23	27.93	52.62	31.04	21.85	31.22
6.4 Liquid assets / total demand and time liabilities	39.09	26.16	36.84	65.60	38.83	28.82	40.03
6.5 Deposit / Loans	187.13	222.98	123.15	180.87	140.85	150.51	173.60
6.6 Deposits / Loans and investments	118.01	117.46	103.62	108.08	115.26	114.51	113.76
6.7 Deposits / gross assets	82.89	80.64	76.80	77.93	78.09	66.71	79.73