

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2018

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	23.14	25.18	33.67	34.51	30.94	52.27	28.72
1.2 Tier I Capital / Risk-weighted Assets	23.14	27.42	33.64	36.82	31.15	52.27	29.55
1.3 Tier II Capital / Risk-weighted Assets	0.00	(2.24)	0.03	(2.31)	0.16	0.00	(0.80)
1.4 Capital and reserves / Total Assets	11.20	13.55	19.66	16.26	17.83	24.03	14.77
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.07	10.19	Not Applicable	3.46	3.60	0.39	2.95
2.2 Related party loans / Capital base	0.30	37.02		8.59	11.96	0.74	10.00
2.3 Director exposure / related party loans	0.00	0.27		0.00	12.05	0.00	2.21
3 Asset Composition							
3.1 Business enterprise loans / gross loans	42.05	67.47	28.57	64.50	50.54	64.93	48.68
3.2 Agriculture loans / gross loans	4.64	6.73	0.50	21.06	1.81	4.21	5.86
3.3 Mining and quarry loans / gross loans	0.31	3.85	2.86	2.85	3.08	0.56	2.19
3.4 Manufacturing loans / gross loans	5.17	19.75	8.31	8.49	17.32	13.62	10.79
3.5 Services loans / gross loans	31.94	37.14	16.89	32.11	28.33	46.53	29.83
3.6 Households loans / gross loans	23.37	9.95	11.85	3.89	6.96	3.02	13.53
3.7 Top 20 borrowers exposure / total exposure	26.03	37.77	15.54	58.67	27.88	33.42	32.28
3.8 Top 20 borrowers exposure / capital base	182.57	243.27	67.05	304.79	117.61	87.39	177.65
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.02	26.07	11.57	4.82	12.33	24.93	11.93
4.2 Non-performing loans / gross assets	2.20	11.23	7.12	1.82	6.66	10.18	5.55
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	11.80	55.95	27.50	3.65	12.38	33.25	23.42
4.4 Non-performing loans / capital and reserves	19.84	86.30	36.88	11.32	39.13	43.42	38.38
4.5 Reserve for loan losses / non-performing loans	40.50	35.17	25.42	67.76	68.37	23.44	38.99
4.6 Total on-balance sheet assets / capital and reserves	900.53	768.42	518.04	622.58	587.54	426.37	691.88
4.7 Gross loans / deposits	52.32	55.00	81.97	48.82	71.02	58.62	58.71
4.8 Gross loans / gross assets	43.91	43.09	61.51	37.76	54.01	40.85	46.48
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	41.60	45.53	53.69	42.78	50.79	41.59	45.50
4.1 Contingent liabilities / gross assets	1.48	3.44	5.82	2.95	2.09	0.12	2.83
4.11 Large exposure / capital base	125.91	178.90	36.02		119.94	0.87	-
4.12 Reserve for loan losses / gross loans	2.03	9.17	2.94	3.26	8.43	5.84	4.65
5 Earnings and Profitability							
5.1 Return on assets	0.60	0.34	0.78	0.83	0.38	0.71	0.59
5.2 Return on equity	5.25	2.48	4.00	4.95	2.20	3.02	3.95
5.3 Net interest income / operating income	66.17	59.87	67.95	70.09	72.95	62.63	66.53
5.4 Non-interest income / operating income	29.05	27.36	29.09	12.23	18.51	25.26	25.44
5.5 Operating expenses / operating income	45.30	71.14	46.75	45.63	62.87	36.84	51.82
5.6 Foreign exchange gains / operating income	12.26	18.44	14.49	8.39	6.88	15.79	12.90
5.7 Interest expense / interest income	6.74	17.58	4.18	20.14	10.48	16.20	10.76
5.8 Non-interest income / operating expenses	64.12	38.46	62.22	26.81	29.43	68.57	49.10
5.9 Personnel expenses / operating expenses	47.32	28.75	24.66	37.57	23.40	34.29	34.09
5.10 Earning assets / average total assets	73.28	76.99	77.89	78.33	68.20	57.87	74.64
5.11 Non-interest expenses / operating income	40.51	58.37	43.79	27.95	54.33	24.74	43.79
5.12 Personnel expenses / non-interest expenses	52.91	35.04	26.33	61.34	27.07	51.06	40.34
5.13 Net operating income / average total assets	0.95	0.42	1.31	0.83	0.64	0.94	0.85
5.14 Operating expenses / average total assets	0.79	1.04	1.15	0.70	1.08	0.55	0.91
5.15 Interest rate spread	12.30	5.64	7.50		10.90	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.12	0.26	0.10	0.37	0.21	0.24	0.20
6.2 Net interest income / average earning assets	1.68	1.20	2.19	1.47	1.82	1.26	1.63
6.3 Liquid assets / gross assets	23.12	28.24	24.13	57.86	28.88	24.91	30.21
6.4 Liquid assets / total demand and time liabilities	28.97	35.32	31.66	70.37	37.58	33.42	38.15
6.5 Deposit / Loans	191.13	181.83	122.00	204.82	140.80	170.60	170.33
6.6 Deposits / Loans and investments	116.70	107.40	97.92	101.76	114.38	122.72	109.13
6.7 Deposits / gross assets	83.92	78.34	75.04	77.35	76.05	69.69	79.18