

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For January - December 31, 2018 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
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
<b>2 Lending / connected parties:</b>							
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
<b>3. Asset Composition</b>							
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
<b>4 Asset Quality</b>							
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
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	2.15	1.65	3.79	3.95	1.76	2.42	2.55
5.2 Return on equity	20.15	11.58	19.62	24.28	10.33	11.24	17.39
5.3 Net interest income / operating income	66.04	65.63	66.13	64.18	71.19	54.19	65.96
5.4 Non-interest income / operating income	28.78	21.28	31.01	16.87	15.91	26.22	25.01
5.5 Operating expenses / operating income	51.50	67.33	40.53	39.48	60.07	36.89	50.51
5.6 Foreign exchange gains / operating income	13.30	13.01	13.67	13.51	6.56	18.24	12.83
5.7 Interest expense / interest income	7.27	16.64	4.15	22.79	15.34	26.56	12.04
5.8 Non-interest income / operating expenses	55.89	31.60	76.49	42.74	26.49	71.06	49.51
5.9 Personnel expenses / operating expenses	43.01	38.75	31.05	31.92	21.99	31.87	35.97
5.1 Earning assets / average total assets	78.53	78.90	78.26	78.83	68.53	53.70	76.86
5.11 Non-interest expenses / operating income	46.32	54.23	37.67	20.53	47.17	17.30	41.48
5.12 Personnel expenses / non-interest expenses	47.82	48.11	33.41	61.38	28.00	67.97	43.80
5.13 Net operating income / average total assets	3.34	1.87	6.05	3.95	2.63	3.39	3.48
5.14 Operating expenses / average total assets	3.55	3.86	4.13	2.57	3.96	1.98	3.56
5.15 Interest rate spread	12.30	5.64	7.50		10.90	11.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.46	1.00	0.38	1.58	1.24	1.70	0.84
6.2 Net interest income / average earning assets	5.92	5.04	8.80	5.34	6.85	4.69	6.17
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	45.94	52.26	30.59	112.49	149.73	37.97	56.96
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