

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For January - December 2021 (Cumulative)

Amended

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	24.95	21.84	32.28	30.66	30.92	57.62	27.91
1.2 Tier I Capital / Risk-weighted Assets	24.98	30.42	32.27	31.50	31.21	57.62	29.74
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.08	0.00	(0.84)	0.17	0.00	(0.14)
1.4 Capital and reserves / Total Assets	10.64	12.60	17.42	16.23	13.23	18.98	13.43
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.04	12.42	Not Applicable	6.48	2.15	1.19	3.77
2.2 Related party loans / Capital base	0.16	57.48		16.55	7.03	2.43	13.25
2.3 Director exposure / related party loans	0.00	3.95		2.92	23.38	0.00	5.53
<b>3 Asset Composition</b>							
3.1 Business enterprise loans / gross loans	46.04	73.87	28.56	64.49	44.17	58.95	51.58
3.2 Agriculture loans / gross loans	1.71	9.38	1.41	16.80	1.38	5.14	5.75
3.3 Mining and quarry loans / gross loans	0.61	2.43	1.23	0.88	2.29	6.66	1.45
3.4 Manufacturing loans / gross loans	3.40	20.93	4.82	11.42	11.17	11.56	9.47
3.5 Services loans / gross loans	40.32	41.12	21.10	35.38	29.33	35.59	34.91
3.6 Households loans / gross loans	20.47	10.21	6.42	8.94	10.42	3.38	12.54
3.7 Top 20 borrowers exposure / total exposure	19.27	32.73	13.27	87.03	21.80	27.11	28.70
3.8 Top 20 borrowers exposure / capital base	148.52	308.99	94.10	240.07	116.16	98.04	178.52
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	4.03	19.49	2.67	6.80	7.23	13.93	7.82
4.2 Non-performing loans / gross assets	1.56	7.15	1.10	3.90	2.96	5.23	3.22
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	6.81	32.13	3.37	10.33	10.22	17.84	12.33
4.4 Non-performing loans / capital and reserves	14.74	58.67	6.32	24.58	22.70	28.06	24.36
4.5 Reserve for loan losses / non-performing loans	53.81	45.24	46.73	57.95	55.01	36.42	49.40
4.6 Total on-balance sheet assets / capital and reserves	947.73	820.42	577.01	630.41	768.20	537.00	756.49
4.7 Gross loans / deposits	45.32	45.25	51.03	75.28	49.21	48.74	50.27
4.8 Gross loans / gross assets	38.61	36.69	41.06	57.33	40.87	37.50	41.18
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.52	35.64	31.82	67.46	39.32	31.10	40.23
4.1 Contingent liabilities / gross assets	1.37	2.06	6.14	2.92	1.38	1.90	2.54
4.11 Large exposure / capital base	108.82	172.64	32.13		216.63	96.00	-
4.12 Reserve for loan losses / gross loans	2.17	8.82	1.25	3.94	3.98	5.08	3.86
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	1.59	1.19	1.85	4.64	1.54	0.69	1.96
5.2 Return on equity	14.67	9.22	10.83	27.93	11.24	3.29	14.31
5.3 Net interest income / operating income	67.33	64.33	59.83	69.22	72.39	58.39	66.14
5.4 Non-interest income / operating income	26.78	26.95	36.82	17.41	19.63	25.10	26.15
5.5 Operating expenses / operating income	55.00	69.19	52.03	34.79	51.41	70.67	53.57
5.6 Foreign exchange gains / operating income	12.89	12.04	16.68	5.43	8.28	16.78	11.69
5.7 Interest expense / interest income	8.05	11.95	5.30	16.19	9.92	22.05	10.43
5.8 Non-interest income / operating expenses	48.68	38.95	70.77	50.04	38.18	35.51	48.82
5.9 Personnel expenses / operating expenses	38.34	36.27	24.05	27.77	22.62	20.93	32.10
5.1 Earning assets / average total assets	80.37	79.25	83.75	55.07	71.52	73.04	75.82
5.11 Non-interest expenses / operating income	49.11	60.46	48.68	21.42	43.44	54.16	45.86
5.12 Personnel expenses / non-interest expenses	42.94	41.50	25.71	45.11	26.78	27.32	37.50
5.13 Net operating income / average total assets	2.54	1.62	3.18	4.64	2.60	1.44	2.73
5.14 Operating expenses / average total assets	3.11	3.63	3.44	2.47	2.76	3.47	3.15
5.15 Interest rate spread	12.30	6.21	7.50		11.00	9.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.49	0.63	0.32	1.43	0.67	1.23	0.66
6.2 Net interest income / average earning assets	5.58	4.67	5.71	7.42	6.06	4.34	5.68
6.3 Liquid assets / gross assets	27.43	23.62	27.98	77.05	33.59	37.16	33.84
6.4 Liquid assets / total demand and time liabilities	34.09	28.86	50.81	67.36	40.96	48.74	41.94
6.5 Deposit / Loans	220.67	220.97	195.95	132.83	203.22	205.15	198.92
6.6 Deposits / Loans and investments	113.70	111.41	113.12	129.04	127.24	119.99	116.35
6.7 Deposits / gross assets	85.20	81.08	80.46	76.15	83.06	76.93	81.92