

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - December 2022 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	21.33	13.60	15.69	12.56	27.37	54.50	17.17
1.2 Tier I Capital / Risk-weighted Assets	21.33	13.56	15.65	14.90	25.85	54.50	17.67
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.04	(2.35)	1.52	0.00	(0.50)
1.4 Capital and reserves / Total Assets	10.74	11.50	14.54	14.48	13.22	15.75	12.46
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	18.33	Not Applicable	5.75	1.36	1.01	4.98
2.2 Related party loans / Capital base	0.15	89.27		18.88	4.35	2.35	19.21
2.3 Director exposure / related party loans	0.00	8.11		2.11	21.91	0.00	7.69
3 Asset Composition							
3.1 Business enterprise loans / gross loans	48.62	72.22	29.43	65.61	46.91	53.29	53.24
3.2 Agriculture loans / gross loans	2.13	7.38	1.14	17.80	1.40	3.46	5.75
3.3 Mining and quarry loans / gross loans	0.39	2.01	0.96	0.83	2.97	6.13	1.34
3.4 Manufacturing loans / gross loans	4.32	21.95	4.70	14.98	12.54	13.60	11.11
3.5 Services loans / gross loans	41.77	40.88	22.62	31.99	29.98	30.11	35.04
3.6 Households loans / gross loans	19.43	11.26	4.96	9.21	8.00	3.48	11.83
3.7 Top 20 borrowers exposure / total exposure	22.71	33.70	21.92	52.68	24.03	21.74	30.31
3.8 Top 20 borrowers exposure / capital base	179.57	331.35	139.94	306.35	123.52	116.59	214.66
4 Asset Quality							
4.1 Non-performing loans / gross loans	2.56	11.13	4.89	0.00	5.76	4.57	4.69
4.2 Non-performing loans / gross assets	0.98	4.30	2.70	0.00	2.34	1.47	1.94
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	1.20	15.89	3.88	(0.45)	9.05	0.60	5.23
4.4 Non-performing loans / capital and reserves	9.23	38.39	18.94	0.00	17.93	9.44	15.81
4.5 Reserve for loan losses / non-performing loans	87.04	58.60	79.54	0.00	49.52	93.68	66.91
4.6 Total on-balance sheet assets / capital and reserves	939.18	892.05	702.74	691.06	765.27	643.77	813.32
4.7 Gross loans / deposits	45.38	47.82	72.06	52.52	49.08	39.14	50.43
4.8 Gross loans / gross assets	38.34	38.68	55.09	43.62	40.71	32.13	41.46
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	45.46	69.73	63.95	100.76	45.18	22.36	61.75
4.1 Contingent liabilities / gross assets	1.64	3.53	1.89	4.99	1.37	10.92	2.89
4.11 Large exposure / capital base	130.46	249.52	88.56		218.92	104.00	-
4.12 Reserve for loan losses / gross loans	2.23	6.52	3.89	0.15	2.85	4.28	3.14
5 Earnings and Profitability							
5.1 Return on assets	1.73	1.56	1.99	5.16	1.94	2.22	2.28
5.2 Return on equity	16.21	12.96	12.31	34.07	14.65	12.94	17.64
5.3 Net interest income / operating income	66.72	62.47	59.31	77.30	75.43	57.56	67.21
5.4 Non-interest income / operating income	27.96	29.65	37.45	12.08	18.69	29.11	26.11
5.5 Operating expenses / operating income	51.32	62.55	48.23	26.59	38.79	46.95	47.44
5.6 Foreign exchange gains / operating income	14.94	15.81	20.34	6.28	9.93	19.53	14.05
5.7 Interest expense / interest income	7.38	11.20	5.18	12.07	7.23	18.81	9.04
5.8 Non-interest income / operating expenses	54.49	47.41	77.65	45.44	48.19	62.00	55.04
5.9 Personnel expenses / operating expenses	35.90	36.94	26.79	31.43	30.31	27.20	33.58
5.1 Earning assets / average total assets	82.94	83.15	64.22	88.64	70.42	73.74	79.31
5.11 Non-interest expenses / operating income	46.01	54.67	44.99	15.97	32.91	33.62	40.76
5.12 Personnel expenses / non-interest expenses	40.04	42.27	28.72	52.33	35.72	37.99	39.08
5.13 Net operating income / average total assets	2.84	2.19	3.42	5.16	3.24	2.78	3.18
5.14 Operating expenses / average total assets	3.00	3.66	3.19	1.87	2.05	2.46	2.87
5.15 Interest rate spread	12.30	7.52	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.40	0.61	0.30	1.10	0.47	1.08	0.55
6.2 Net interest income / average earning assets	5.04	4.81	5.45	8.03	6.09	4.67	5.57
6.3 Liquid assets / gross assets	24.50	28.23	28.00	51.30	37.67	37.98	32.29
6.4 Liquid assets / total demand and time liabilities	29.89	34.10	35.23	61.05	49.78	50.38	39.76
6.5 Deposit / Loans	220.37	209.11	138.78	190.39	203.73	255.49	198.30
6.6 Deposits / Loans and investments	108.20	108.50	108.21	114.91	129.80	130.07	112.31
6.7 Deposits / gross assets	84.49	80.88	76.46	83.04	82.95	82.10	82.21