

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
**For January - December 2024 (Cumulative)**

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	19.53	17.94	15.83	13.41	23.65	29.57	17.58
1.2 Tier I Capital / Risk-weighted Assets	19.53	13.62	15.81	13.43	22.58	29.57	16.47
1.3 Tier II Capital / Risk-weighted Assets	0.00	4.32	0.02	(0.02)	1.06	0.00	1.11
1.4 Capital and reserves / Total Assets	9.63	12.94	11.08	14.86	12.60	13.36	11.94
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.03	17.13	Not Applicable	11.33	1.07	0.13	6.03
2.2 Related party loans / Capital base	0.12	53.78		41.44	4.15	0.37	22.77
2.3 Director exposure / related party loans	0.00	2.12		0.06	9.39	0.00	1.42
<b>3 Asset Composition</b>							
3.1 Business enterprise loans / gross loans	45.01	70.09	27.79	64.13	50.31	48.00	52.95
3.2 Agriculture loans / gross loans	2.87	5.97	2.00	19.77	0.98	1.38	6.90
3.3 Mining and quarry loans / gross loans	0.05	1.01	0.54	1.54	3.83	5.13	1.27
3.4 Manufacturing loans / gross loans	2.52	14.56	5.06	12.39	17.08	12.42	9.61
3.5 Services loans / gross loans	39.57	48.56	20.18	30.43	28.43	29.07	35.17
3.6 Households loans / gross loans	17.58	12.61	5.01	5.42	6.35	5.00	10.55
3.7 Top 20 borrowers exposure / total exposure	16.66	34.58	22.40	41.90	24.76	28.31	27.08
3.8 Top 20 borrowers exposure / capital base	152.03	225.27	184.19	246.80	164.83	169.85	196.39
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	0.90	3.85	1.70	0.00	3.57	1.67	1.75
4.2 Non-performing loans / gross assets	0.33	1.35	0.67	0.00	1.67	0.54	0.70
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.83)	3.00	(0.97)	(0.34)	3.28	0.00	0.71
4.4 Non-performing loans / capital and reserves	3.42	10.55	6.06	0.00	13.41	4.10	5.86
4.5 Reserve for loan losses / non-performing loans	124.16	71.57	115.92	0.00	75.56	100.00	87.95
4.6 Total on-balance sheet assets / capital and reserves	1,043.12	780.41	909.88	673.23	803.91	752.80	842.37
4.7 Gross loans / deposits	41.87	42.16	48.15	58.41	56.56	39.63	47.33
4.8 Gross loans / gross assets	36.25	35.12	39.20	48.87	46.68	32.59	39.81
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	44.13	60.83	48.13	89.90	49.23	38.09	57.26
4.1 Contingent liabilities / gross assets	0.96	2.81	6.21	4.05	1.60	3.05	2.70
4.11 Large exposure / capital base	74.95	224.57	97.41	167.92	327.60	151.00	-
4.12 Reserve for loan losses / gross loans	1.12	2.76	1.97	0.10	2.70	1.67	1.54
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	2.00	1.65	2.36	3.17	1.79	1.80	2.15
5.2 Return on equity	20.10	13.53	20.18	21.61	14.85	12.87	18.09
5.3 Net interest income / operating income	62.96	65.93	55.51	75.51	77.66	55.58	66.17
5.4 Non-interest income / operating income	32.49	27.96	40.90	15.65	16.68	30.88	28.03
5.5 Operating expenses / operating income	45.70	55.09	42.56	41.80	42.13	39.43	45.95
5.6 Foreign exchange gains / operating income	16.84	13.44	24.97	10.58	6.90	21.13	15.19
5.7 Interest expense / interest income	6.73	8.47	6.08	10.48	6.79	19.59	8.06
5.8 Non-interest income / operating expenses	71.09	50.75	96.11	37.44	39.59	78.30	60.98
5.9 Personnel expenses / operating expenses	34.79	35.78	26.35	21.65	26.86	27.92	30.89
5.1 Earning assets / average total assets	87.95	78.41	66.53	83.96	81.08	74.99	81.39
5.11 Non-interest expenses / operating income	41.16	48.99	38.96	32.95	36.47	25.89	40.15
5.12 Personnel expenses / non-interest expenses	38.63	40.24	28.78	27.46	31.03	42.53	35.35
5.13 Net operating income / average total assets	3.20	2.43	3.94	3.17	3.00	2.78	3.08
5.14 Operating expenses / average total assets	2.69	2.99	2.92	2.27	2.18	1.81	2.62
5.15 Interest rate spread	7.56	8.71	7.50		8.40	9.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.33	0.46	0.40	0.63	0.39	0.94	0.44
6.2 Net interest income / average earning assets	4.59	4.92	6.26	5.41	5.42	3.86	5.05
6.3 Liquid assets / gross assets	37.63	53.82	50.47	21.20	38.97	49.53	40.17
6.4 Liquid assets / total demand and time liabilities	45.01	63.65	56.77	24.96	45.91	59.05	47.34
6.5 Deposit / Loans	238.82	237.17	207.71	171.19	176.82	252.34	211.30
6.6 Deposits / Loans and investments	108.75	118.87	135.61	112.07	105.46	121.76	114.02
6.7 Deposits / gross assets	86.58	83.30	81.42	83.66	82.54	82.25	84.11