

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2022

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	20.59	14.82	20.01	14.96	27.36	76.63	18.64
1.2 Tier I Capital / Risk-weighted Assets	20.59	14.78	19.99	14.83	27.21	76.63	18.58
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.02	0.13	0.15	0.00	0.06
1.4 Capital and reserves / Total Assets	10.75	11.99	14.36	15.99	14.19	17.08	12.95
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	17.22	Not Applicable	8.76	1.95	1.08	5.36
2.2 Related party loans / Capital base	0.20	79.94		28.14	6.95	2.32	20.74
2.3 Director exposure / related party loans	0.00	7.58		1.83	18.66	0.00	6.73
3 Asset Composition							
3.1 Business enterprise loans / gross loans	46.85	73.97	29.07	67.38	45.53	57.56	53.23
3.2 Agriculture loans / gross loans	1.50	8.05	1.25	17.28	1.28	3.89	5.61
3.3 Mining and quarry loans / gross loans	0.49	2.00	1.14	0.72	2.42	7.65	1.34
3.4 Manufacturing loans / gross loans	4.84	21.17	4.64	15.70	11.76	11.91	11.07
3.5 Services loans / gross loans	40.01	42.76	22.05	33.68	30.07	34.11	35.21
3.6 Households loans / gross loans	19.99	10.59	5.73	8.73	10.27	3.38	12.21
3.7 Top 20 borrowers exposure / total exposure	20.61	32.38	22.48	47.86	21.21	23.75	28.72
3.8 Top 20 borrowers exposure / capital base	165.32	299.54	120.45	302.91	128.16	110.76	204.28
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.24	13.60	5.61	0.27	5.75	7.81	5.64
4.2 Non-performing loans / gross assets	1.25	5.36	3.16	0.12	2.57	2.67	2.38
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	2.42	21.17	7.00	(2.13)	5.81	6.43	6.37
4.4 Non-performing loans / capital and reserves	11.76	46.07	22.48	0.72	18.47	15.86	18.65
4.5 Reserve for loan losses / non-performing loans	79.39	54.05	68.85	393.42	68.53	59.46	65.83
4.6 Total on-balance sheet assets / capital and reserves	939.97	858.88	711.86	628.22	717.46	594.94	784.36
4.7 Gross loans / deposits	45.28	48.36	72.37	51.94	54.56	42.25	51.19
4.8 Gross loans / gross assets	38.64	39.42	56.25	42.10	44.78	34.15	42.14
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	47.39	72.94	57.14	82.55	44.33	19.92	59.46
4.1 Contingent liabilities / gross assets	1.39	1.25	2.20	6.11	1.80	2.22	2.36
4.11 Large exposure / capital base	114.29	208.85	51.88		276.48	105.00	-
4.12 Reserve for loan losses / gross loans	2.57	7.35	3.86	1.08	3.94	4.64	3.71
5 Earnings and Profitability							
5.1 Return on assets	0.45	0.40	0.61	1.01	0.46	0.90	0.57
5.2 Return on equity	4.18	3.36	4.32	6.33	3.36	5.38	4.44
5.3 Net interest income / operating income	66.65	57.90	59.00	76.79	73.78	59.29	66.01
5.4 Non-interest income / operating income	27.85	33.85	37.60	11.71	19.39	29.49	26.91
5.5 Operating expenses / operating income	52.01	58.18	48.62	31.43	44.24	32.05	47.72
5.6 Foreign exchange gains / operating income	14.39	19.61	21.76	6.09	11.10	18.91	14.93
5.7 Interest expense / interest income	7.63	12.47	5.45	13.03	8.47	15.91	9.68
5.8 Non-interest income / operating expenses	53.54	58.19	77.32	37.27	43.82	92.00	56.40
5.9 Personnel expenses / operating expenses	37.00	40.79	27.38	21.75	25.10	31.00	33.33
5.10 Earning assets / average total assets	79.45	80.32	64.76	79.34	74.10	73.69	77.03
5.11 Non-interest expenses / operating income	46.51	49.93	45.22	19.93	37.40	20.83	40.64
5.12 Personnel expenses / non-interest expenses	41.38	47.52	29.44	34.31	29.68	47.69	39.14
5.13 Net operating income / average total assets	0.69	0.58	0.97	1.01	0.78	1.04	0.78
5.14 Operating expenses / average total assets	0.75	0.80	0.92	0.46	0.62	0.49	0.71
5.15 Interest rate spread	12.30	7.52	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.10	0.14	0.10	0.23	0.13	0.25	0.14
6.2 Net interest income / average earning assets	1.23	1.00	1.82	1.53	1.42	1.33	1.31
6.3 Liquid assets / gross assets	25.52	20.58	41.91	53.42	24.23	26.32	31.23
6.4 Liquid assets / total demand and time liabilities	31.02	24.93	51.06	66.04	30.18	33.03	38.19
6.5 Deposits / Loans	220.87	206.76	138.18	192.55	183.28	236.68	195.34
6.6 Deposits / Loans and investments	109.96	105.46	122.22	105.51	110.61	112.22	109.54
6.7 Deposits / gross assets	85.35	81.52	77.73	81.07	82.07	80.84	82.32