

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - June 2020 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	21.60	31.50	29.12	31.13	26.55	69.50	27.86
1.2 Tier I Capital / Risk-weighted Assets	21.60	32.21	29.10	30.74	26.80	70.34	27.97
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.03	0.38	0.18	0.00	0.10
1.4 Capital and reserves / Total Assets	12.05	13.94	15.34	18.18	15.73	26.41	14.65
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.07	11.30	Not Applicable	10.18	3.57	0.42	4.09
2.2 Related party loans / Capital base	0.28	31.99	Not Applicable	26.92	13.25	0.64	13.85
2.3 Director exposure / related party loans	0.00	0.46	Not Applicable	0.00	13.74	0.00	1.95
3. Asset Composition							
3.1 Business enterprise loans / gross loans	44.36	69.90	30.71	66.55	48.67	59.37	50.62
3.2 Agriculture loans / gross loans	1.94	8.00	0.35	16.41	1.53	5.47	4.96
3.3 Mining and quarry loans / gross loans	0.46	2.67	1.89	1.44	3.10	0.61	1.62
3.4 Manufacturing loans / gross loans	4.35	21.71	6.90	9.81	14.20	13.10	10.24
3.5 Services loans / gross loans	37.61	37.53	21.58	38.89	29.84	40.18	33.80
3.6 Households loans / gross loans	20.57	9.57	9.86	3.47	8.05	2.54	11.99
3.7 Top 20 borrowers exposure / total exposure	28.16	34.64	19.43	56.13	28.10	29.77	33.46
3.8 Top 20 borrowers exposure / capital base	177.57	188.16	93.67	278.04	140.39	71.18	177.28
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.28	30.55	10.06	3.43	9.00	25.56	11.01
4.2 Non-performing loans / gross assets	1.81	11.30	5.61	1.39	4.72	10.02	4.83
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.38	59.27	23.01	1.52	14.12	30.46	20.97
4.4 Non-performing loans / capital and reserves	15.11	83.80	37.37	7.72	30.78	38.80	33.55
4.5 Reserve for loan losses / non-performing loans	44.57	29.27	38.43	80.38	54.11	21.49	37.51
4.6 Total on-balance sheet assets / capital and reserves	836.35	741.67	666.23	556.18	652.40	387.04	695.03
4.7 Gross loans / deposits	51.46	45.62	76.06	51.00	65.29	55.62	55.05
4.8 Gross loans / gross assets	42.23	36.99	55.77	40.45	52.44	39.21	43.86
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.36	39.86	46.53	48.37	51.60	35.67	44.31
4.1 Contingent liabilities / gross assets	1.03	1.62	3.53	2.83	1.51	1.50	1.89
4.11 Large exposure / capital base	139.51	135.19	49.22		138.00	70.00	-
4.12 Reserve for loan losses / gross loans	1.91	8.94	3.86	2.76	4.87	5.49	4.13
5 Earnings and Profitability							
5.1 Return on assets	0.84	0.47	0.94	1.57	0.84	0.56	0.89
5.2 Return on equity	7.25	3.39	5.43	9.08	5.04	2.22	6.04
5.3 Net interest income / operating income	74.23	66.38	65.70	68.05	77.98	64.03	70.33
5.4 Non-interest income / operating income	19.76	22.14	31.07	16.56	11.97	18.35	21.06
5.5 Operating expenses / operating income	51.82	79.96	63.55	55.56	57.66	46.40	60.11
5.6 Foreign exchange gains / operating income	5.58	10.38	17.01	6.69	5.66	3.60	8.88
5.7 Interest expense / interest income	7.50	14.75	4.69	18.45	11.42	21.59	10.91
5.8 Non-interest income / operating expenses	38.13	27.69	48.88	29.80	20.76	39.53	35.04
5.9 Personnel expenses / operating expenses	40.86	38.78	20.83	15.55	21.14	35.66	29.96
5.1 Earning assets / average total assets	67.80	76.63	68.98	83.22	79.28	58.80	73.29
5.11 Non-interest expenses / operating income	45.81	68.48	60.32	40.17	47.61	28.78	51.50
5.12 Personnel expenses / non-interest expenses	46.23	45.28	21.95	21.52	25.61	57.50	34.97
5.13 Net operating income / average total assets	1.49	0.51	1.58	1.57	1.41	1.21	1.29
5.14 Operating expenses / average total assets	1.61	2.04	2.75	1.97	1.93	1.05	1.95
5.15 Interest rate spread	12.30	5.27	7.50		10.90	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.28	0.40	0.20	0.73	0.48	0.67	0.39
6.2 Net interest income / average earning assets	3.39	2.30	3.99	3.21	3.70	2.43	3.22
6.3 Liquid assets / gross assets	33.59	28.62	35.33	53.88	33.49	36.09	36.19
6.4 Liquid assets / total demand and time liabilities	43.10	35.04	47.24	76.77	41.10	51.25	46.87
6.5 Deposit / Loans	194.31	219.19	131.47	196.08	153.17	179.80	181.64
6.6 Deposits / Loans and investments	130.20	116.96	114.51	108.76	116.29	118.71	119.36
6.7 Deposits / gross assets	82.05	81.07	73.32	79.31	80.32	70.50	79.66