FINANCIAL INDICATORS

COMMERCIAL BANKS

For the QUARTER ended March 31, 2025

		RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1	**Capital Adequacy:**							
1.1	Capital / Risk-weighted Assets	19.75	20.04	21.19	14.48	22.63	36.30	19.08
1.2	Tier I Capital / Risk-weighted Assets	19.75	17.20	21.17	14.50	21.59	36.30	18.32
1.3	Tier II Capital / Risk-weighted Assets	0.00	2.84	0.02	(0.02)	1.04	0.00	0.76
1.4	Capital and reserves / Total Assets	9.48	11.12	10.10	13.77	12.26	13.15	11.11
2	**Lending / connected parties:**							
2.1	Related party loans / gross loans	0.02	16.06		11.21	1.04	0.08	5.77
2.2	Related party loans / Capital base	0.07	48.34	Not Applicable	45.01	4.19	0.24	21.88
2.3	Director exposure / related party loans	0.00	4.59		0.08	9.47	0.00	2.70
3	**Asset Composition**							
3.1	Business enterprise loans / gross loans	44.13	68.87	28.00	62.62	49.16	49.74	52.03
3.2	Agriculture loans / gross loans	2.53	5.99	1.92	16.16	0.84	1.64	5.98
3.3	Mining and quarry loans / gross loans	0.05	0.89	0.49	1.17	3.35	4.36	1.07
3.4	Manufacturing loans / gross loans	3.41	15.11	5.15	12.70	16.85	12.47	10.03
3.5	Services loans / gross loans	38.14	46.88	20.44	32.59	28.12	31.27	34.95
3.6	Households loans / gross loans	17.26	13.47	5.00	4.84	6.08	4.46	10.44
3.7	Top 20 borrowers exposure / total exposure	16.71	31.77	23.15	41.61	23.40	30.34	26.38
3.8	Top 20 borrowers exposure / capital base	164.08	223.30	154.41	268.95	166.03	176.42	200.49
4	**Asset Quality**							
4.1	Non-performing loans / gross loans	0.78	5.57	1.42	0.00	3.63	0.95	1.98
4.2	Non-performing loans / gross assets	0.27	1.77	0.50	0.00	1.65	0.31	0.75
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	(0.55)	7.92	(1.11)	(2.97)	3.37	0.00	1.26
4.4	Non-performing loans / capital and reserves	2.87	16.07	4.99	0.00	13.60	2.37	6.75
4.5	Reserve for loan losses / non-performing loans	119.33	50.72	122.16	0.00	75.18	100.00	81.40
4.6	Total on-balance sheet assets / capital and reserves	1,058.64	907.64	996.30	729.02	826.19	762.61	905.36
4.7	Gross loans / deposits	39.86	37.71	42.22	56.26	53.80	40.10	44.19
4.8	Gross loans / gross assets	34.59	31.79	35.33	47.72	45.27	32.78	37.58
4.9	Risk-weighted assets / (on- **plus** off-balance sheet assets)	39.94	51.55	39.77	79.04	48.12	34.71	50.45
4.1	Contingent liabilities / gross assets	0.88	2.46	5.60	3.84	1.63	2.82	2.49
4.11	Large exposure / capital base	91.45	183.90	73.66	184.33	294.29	151.00	-
4.12	Reserve for loan losses / gross loans	0.94	2.82	1.73	0.85	2.73	0.95	1.62
5	**Earnings and Profitability**							
5.1	Return on assets	0.54	0.46	0.50	1.14	0.47	0.45	0.62
5.2	Return on equity	5.64	3.86	4.73	7.97	3.78	3.37	5.35
5.3	Net interest income / operating income	67.27	66.38	52.77	41.55	77.41	65.85	60.22
5.4	Non-interest income / operating income	28.09	27.51	43.26	52.08	17.12	24.11	34.30
5.5	Operating expenses / operating income	39.11	43.57	46.39	41.00	46.41	17.41	41.55
5.6	Foreign exchange gains / operating income	13.39	13.75	28.01	5.90	4.73	18.30	12.74
5.7	Interest expense / interest income	6.46	8.43	7.00	13.30	6.61	13.24	8.33
5.8	Non-interest income / operating expenses	71.83	63.14	93.27	127.03	36.88	138.46	82.57
5.9	Personnel expenses / operating expenses	42.24	49.12	24.13	13.17	28.18	47.44	32.67
5.10	Earning assets / average total assets	82.93	76.33	57.34	75.11	80.81	64.22	76.17
5.11	Non-interest expenses / operating income	34.46	37.46	42.42	34.63	40.94	7.37	36.08
5.12	Personnel expenses / non-interest expenses	47.93	57.13	26.39	15.59	31.95	112.12	37.63
5.13	Net operating income / average total assets	0.87	0.73	0.83	1.14	0.74	1.12	0.87
5.14	Operating expenses / average total assets	0.56	0.56	0.72	0.79	0.64	0.24	0.62
5.15	Interest rate spread	7.56	8.71	7.50		8.40	9.00	-
6	**Liquidity:**							
6.1	Interest expense / average earning assets	0.08	0.11	0.11	0.17	0.10	0.21	0.11
6.2	Net interest income / average earning assets	1.20	1.19	1.43	1.09	1.35	1.36	1.22
6.3	Liquid assets / gross assets	30.88	51.04	53.97	23.58	33.62	43.84	37.62
6.4	Liquid assets / total demand and time liabilities	36.93	60.16	60.69	27.35	39.34	52.55	44.14
6.5	Deposits / Loans	250.88	265.17	236.88	177.75	185.86	249.35	226.31
6.6	Deposits / Loans and investments	108.89	117.46	154.76	116.26	107.89	130.79	116.71
6.7	Deposits / gross assets	86.79	84.31	83.69	84.82	84.14	81.73	85.05