

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2024

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	21.48	16.61	21.23	15.50	21.85	69.29	19.29
1.2 Tier I Capital / Risk-weighted Assets	21.48	16.53	21.18	17.49	20.69	69.29	19.62
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.07	0.06	(1.99)	1.15	0.00	(0.33)
1.4 Capital and reserves / Total Assets	10.35	11.29	10.85	12.49	11.38	13.81	11.23
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.02	18.83	Not Applicable	6.16	0.51	0.42	5.13
2.2 Related party loans / Capital base	0.07	73.88		24.24	2.10	1.11	20.58
2.3 Director exposure / related party loans	0.00	9.83		0.00	21.72	0.00	7.65
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.26	71.27	23.44	67.62	49.12	57.30	52.58
3.2 Agriculture loans / gross loans	2.35	5.39	1.85	19.27	1.09	1.38	6.03
3.3 Mining and quarry loans / gross loans	0.14	2.15	0.63	1.76	2.86	3.59	1.40
3.4 Manufacturing loans / gross loans	3.45	18.37	3.54	14.81	12.90	19.48	10.45
3.5 Services loans / gross loans	38.32	45.36	17.42	31.79	32.27	32.85	34.69
3.6 Households loans / gross loans	18.26	11.28	4.62	3.74	7.36	5.18	10.31
3.7 Top 20 borrowers exposure / total exposure	16.29	32.62	23.23	40.12	24.32	28.35	26.27
3.8 Top 20 borrowers exposure / capital base	145.79	263.20	154.16	294.22	171.34	170.89	205.36
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.17	6.11	2.05	0.00	3.03	2.06	2.35
4.2 Non-performing loans / gross assets	0.42	2.34	0.92	0.00	1.30	0.65	0.93
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.05)	8.77	(0.99)	(0.36)	0.92	0.00	1.46
4.4 Non-performing loans / capital and reserves	4.11	21.05	8.57	0.00	11.53	4.71	8.37
4.5 Reserve for loan losses / non-performing loans	125.43	58.34	111.50	0.00	91.98	100.00	82.51
4.6 Total on-balance sheet assets / capital and reserves	971.59	898.25	931.64	801.04	889.05	728.82	897.56
4.7 Gross loans / deposits	41.93	45.40	53.88	50.47	51.34	38.58	46.72
4.8 Gross loans / gross assets	36.06	38.39	44.78	43.60	42.80	31.41	39.69
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.23	62.65	45.10	67.40	46.41	19.06	50.73
4.1 Contingent liabilities / gross assets	1.02	2.91	4.43	6.03	1.06	3.39	2.79
4.11 Large exposure / capital base	70.10	230.54	68.14	228.90	328.40	128.00	-
4.12 Reserve for loan losses / gross loans	1.47	3.56	2.29	0.10	2.79	2.06	1.94
5 Earnings and Profitability							
5.1 Return on assets	0.54	0.44	0.60	0.67	0.39	0.59	0.53
5.2 Return on equity	5.26	3.90	5.18	5.02	3.39	4.10	4.63
5.3 Net interest income / operating income	64.16	70.71	55.97	80.78	76.90	54.18	69.19
5.4 Non-interest income / operating income	31.18	23.34	40.59	12.79	17.28	30.96	25.33
5.5 Operating expenses / operating income	42.42	57.73	45.73	66.09	51.80	37.46	52.00
5.6 Foreign exchange gains / operating income	18.23	11.68	26.62	9.42	7.30	23.53	15.04
5.7 Interest expense / interest income	6.78	7.77	5.80	7.38	7.03	21.52	7.34
5.8 Non-interest income / operating expenses	73.49	40.42	88.75	19.34	33.37	82.64	48.71
5.9 Personnel expenses / operating expenses	38.52	33.54	25.80	7.44	20.37	32.23	25.11
5.10 Earning assets / average total assets	83.55	78.52	59.74	78.37	74.23	72.44	77.19
5.11 Non-interest expenses / operating income	37.75	51.77	42.28	59.65	45.98	22.60	46.51
5.12 Personnel expenses / non-interest expenses	43.28	37.40	27.90	8.24	22.95	53.42	28.07
5.13 Net operating income / average total assets	0.89	0.63	1.01	0.67	0.65	0.73	0.77
5.14 Operating expenses / average total assets	0.65	0.85	0.85	1.31	0.70	0.44	0.84
5.15 Interest rate spread	7.56	7.93	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.09	0.12	0.11	0.17	0.11	0.26	0.12
6.2 Net interest income / average earning assets	1.21	1.37	1.73	2.10	1.47	0.95	1.48
6.3 Liquid assets / gross assets	27.46	33.20	43.28	32.07	36.61	48.62	33.19
6.4 Liquid assets / total demand and time liabilities	33.23	38.95	48.68	36.91	42.61	58.40	38.99
6.5 Deposits / Loans	238.51	220.25	185.60	198.13	194.77	259.23	214.05
6.6 Deposits / Loans and investments	106.62	111.19	143.71	114.89	115.34	119.47	113.95
6.7 Deposits / gross assets	86.01	84.56	83.12	86.39	83.36	81.42	84.95