

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the QUARTER ended March 31, 2020

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	20.33	31.38	28.86	31.17	23.51	63.91	26.57
1.2 Tier I Capital / Risk-weighted Assets	20.33	31.34	28.85	30.76	23.72	63.91	26.52
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.01	0.41	0.12	0.00	0.09
1.4 Capital and reserves / Total Assets	11.75	14.02	15.99	17.72	15.86	25.41	14.56
<b>2 Lending / connected parties:</b>							
2.1 Related party loans/ gross loans	0.06	11.26	Not Applicable	4.32	4.10	0.40	3.12
2.2 Related party loans/ Capital base	0.28	33.60		11.93	15.01	0.68	10.94
2.3 Director exposure/ related party loans	0.00	0.32		0.30	12.43	0.00	2.55
<b>3. Asset Composition</b>							
3.1 Business enterprise loans/ gross loans	46.34	68.71	31.90	66.00	49.48	61.99	51.00
3.2 Agriculture loans/ gross loans	3.99	7.53	0.30	16.56	1.59	4.56	5.47
3.3 Mining and quarry loans/ gross loans	0.38	2.93	1.90	0.43	3.22	0.64	1.48
3.4 Manufacturing loans/ gross loans	4.74	19.66	7.72	9.44	14.83	17.98	10.09
3.5 Services loans/ gross loans	37.23	38.59	21.99	39.57	29.85	38.81	33.96
3.6 Households loans/ gross loans	19.68	9.72	9.66	3.64	8.64	2.09	11.91
3.7 Top 20 borrowers exposure/ total exposure	29.47	34.26	19.20	56.33	27.49	32.57	33.75
3.8 Top 20 borrowers exposure/ capital base	187.70	201.64	91.72	297.39	135.78	85.05	184.71
<b>4 Asset Quality</b>							
4.1 Non-performing loans/ gross loans	4.19	32.30	9.81	3.49	9.26	28.13	11.09
4.2 Non-performing loans/ gross assets	1.86	11.71	5.69	1.46	4.96	11.30	5.01
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	9.09	59.57	24.88	0.39	15.44	35.78	21.91
4.4 Non-performing loans / capital and reserves	15.93	86.68	36.26	8.36	32.11	45.58	35.05
4.5 Reserve for loan losses / non-performing loans	42.95	31.27	31.39	95.30	51.91	21.50	37.49
4.6 Total on-balance sheet assets / capital and reserves	858.14	740.28	636.83	572.25	647.22	403.42	699.97
4.7 Gross loans / deposits	55.91	44.90	80.17	52.61	67.26	56.78	57.56
4.8 Gross loans / gross assets	44.36	36.25	58.04	41.82	53.60	40.17	45.17
4.9 Risk-weighted assets / (on-plus off-balance sheet assets)	47.39	38.66	48.84	47.81	60.35	36.23	46.96
4.1 Contingent liabilities / gross assets	1.07	0.46	3.02	3.02	1.68	1.46	1.62
4.11 Large exposure / capital base	147.18	144.92	3.90		123.13	81.00	-
4.12 Reserve for loan losses / gross loans	1.80	10.10	3.08	3.33	4.80	6.05	4.16
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.43	0.17	0.86	0.43	0.32	0.20	0.42
5.2 Return on equity	3.70	1.18	5.24	2.41	2.01	0.74	2.88
5.3 Net interest income/ operating income	75.68	64.02	61.98	62.04	80.75	56.20	68.59
5.4 Non-interest income/ operating income	18.52	24.57	35.00	23.34	8.77	26.28	23.00
5.5 Operating expenses/ operating income	51.60	86.22	37.05	76.05	64.01	62.04	60.08
5.6 Foreign exchange gains/ operating income	8.49	12.32	16.53	7.43	5.35	1.46	10.18
5.7 Interest expense/ interest income	7.12	15.13	4.64	19.08	11.49	23.76	10.92
5.8 Non-interest income/ operating expenses	35.89	28.49	94.48	30.69	13.70	42.35	38.28
5.9 Personnel expenses/ operating expenses	39.88	39.55	32.56	12.10	20.64	27.06	30.11
5.10 Earning assets / average total assets	66.23	74.50	70.18	78.16	73.28	64.32	71.22
5.11 Non-interest expenses / operating income	45.79	74.81	34.03	61.43	53.53	44.53	51.68
5.12 Personnel expenses / non-interest expenses	44.94	45.58	35.44	14.98	24.68	37.70	35.01
5.13 Net operating income / average total assets	0.72	0.17	1.42	0.43	0.54	0.45	0.63
5.14 Operating expenses / average total assets	0.77	1.06	0.84	1.36	0.96	0.73	0.95
5.15 Interest rate spread	12.30	6.52	7.50		10.90	10.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.13	0.19	0.10	0.35	0.22	0.34	0.19
6.2 Net interest income / average earning assets	1.68	1.05	2.11	1.47	1.70	1.09	1.55
6.3 Liquid assets / gross assets	26.12	20.07	41.69	53.93	27.28	35.60	32.00
6.4 Liquid assets / total demand and time liabilities	33.98	24.32	54.50	65.91	33.49	49.40	40.41
6.5 Deposit / Loans	178.87	222.73	124.73	190.06	148.68	176.13	173.72
6.6 Deposits / Loans and investments	122.35	113.63	109.16	103.27	112.80	118.13	113.95
6.7 Deposits / gross assets	79.35	80.74	72.39	79.48	79.69	70.75	78.47