

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

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	16.81	14.14	15.04	7.04	25.67	67.14	13.85
1.2 Tier I Capital / Risk-weighted Assets	16.81	14.11	15.04	8.77	25.67	67.14	14.41
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.00	-1.73	0.00	0.00	-0.57
1.4 Capital and reserves / Total Assets	11.13	11.76	13.95	15.17	15.51	17.05	12.96
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	16.63	Not Applicable	7.38	1.68	1.02	5.07
2.2 Related party loans / Capital base	0.19	83.90		31.15	5.74	2.29	21.15
2.3 Director exposure / related party loans	0.00	8.01		2.76	19.79	0.00	7.45
3 Asset Composition							
3.1 Business enterprise loans / gross loans	49.40	74.02	28.58	66.61	46.71	55.29	54.08
3.2 Agriculture loans / gross loans	2.00	7.89	1.18	16.24	1.27	3.34	5.58
3.3 Mining and quarry loans / gross loans	0.44	2.43	1.01	0.80	3.36	4.78	1.46
3.4 Manufacturing loans / gross loans	4.56	20.16	5.55	16.58	12.12	11.96	11.23
3.5 Services loans / gross loans	42.41	43.54	20.84	32.99	29.96	35.20	35.82
3.6 Households loans / gross loans	18.11	10.37	5.34	8.63	9.88	3.28	11.39
3.7 Top 20 borrowers exposure / total exposure	19.91	32.71	20.93	52.15	21.75	21.24	28.66
3.8 Top 20 borrowers exposure / capital base	170.48	328.82	137.27	398.98	124.69	110.28	224.27
4 Asset Quality							
4.1 Non-performing loans / gross loans	2.79	12.15	5.13	0.00	6.14	6.58	5.15
4.2 Non-performing loans / gross assets	1.06	4.90	2.76	0.00	2.81	2.27	2.19
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	1.27	18.43	4.84	-0.45	7.59	3.91	5.79
4.4 Non-performing loans / capital and reserves	9.64	42.81	20.21	0.00	18.42	13.51	17.12
4.5 Reserve for loan losses / non-performing loans	86.80	56.96	76.08	#DIV/0!	58.79	71.07	66.20
4.6 Total on-balance sheet assets / capital and reserves	906.97	874.54	732.13	659.71	655.76	596.23	782.74
4.7 Gross loans / deposits	44.94	48.75	68.11	54.60	56.73	42.66	51.48
4.8 Gross loans / gross assets	38.04	40.30	53.82	44.89	45.72	34.44	42.47
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	54.89	70.64	70.34	145.40	50.27	20.00	74.20
4.1 Contingent liabilities / gross assets	1.33	3.16	1.81	3.90	1.69	11.73	2.56
4.11 Large exposure / capital base	115.79	235.65	68.91		278.32	101.00	-
4.12 Reserve for loan losses / gross loans	2.42	6.92	3.90	0.15	3.61	4.68	3.41
5 Earnings and Profitability							
5.1 Return on assets	0.49	0.49	0.74	1.43	0.58	0.61	0.70
5.2 Return on equity	4.52	4.09	5.26	9.18	3.90	3.56	5.39
5.3 Net interest income / operating income	65.87	65.14	60.22	77.30	74.58	53.82	67.49
5.4 Non-interest income / operating income	29.04	27.71	36.71	13.25	20.29	33.33	26.37
5.5 Operating expenses / operating income	51.90	54.57	40.75	12.55	39.86	46.18	42.40
5.6 Foreign exchange gains / operating income	16.14	14.44	17.79	6.91	10.40	20.14	13.90
5.7 Interest expense / interest income	7.17	9.88	4.85	10.89	6.43	19.27	8.33
5.8 Non-interest income / operating expenses	55.96	50.79	90.09	105.62	50.91	72.18	62.20
5.9 Personnel expenses / operating expenses	36.30	39.99	27.60	74.53	23.91	20.30	36.20
5.10 Earning assets / average total assets	82.37	81.24	77.06	76.93	76.95	69.81	79.56
5.11 Non-interest expenses / operating income	46.81	47.42	37.68	3.10	34.73	33.33	36.27
5.12 Personnel expenses / non-interest expenses	40.25	46.01	29.85	301.52	27.44	28.13	42.32
5.13 Net operating income / average total assets	0.75	0.71	1.24	1.43	1.00	0.75	0.95
5.14 Operating expenses / average total assets	0.81	0.85	0.85	0.21	0.66	0.64	0.70
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	0.09	0.20	0.11	0.25	0.13
6.2 Net interest income / average earning assets	1.29	1.28	1.81	1.63	1.63	1.05	1.44
6.3 Liquid assets / gross assets	26.45	19.67	27.08	54.02	31.04	31.54	30.28
6.4 Liquid assets / total demand and time liabilities	32.43	23.45	32.97	65.31	38.57	39.37	36.85
6.5 Deposits / Loans	222.50	205.12	146.82	183.16	176.29	234.42	194.26
6.6 Deposits / Loans and investments	105.47	107.18	109.02	106.13	107.66	119.04	106.96
6.7 Deposits / gross assets	84.63	82.66	79.02	82.22	80.60	80.73	82.51