

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2023

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	22.63	15.65	21.58	12.55	25.93	56.90	18.53
1.2 Tier I Capital / Risk-weighted Assets	22.63	15.62	21.52	14.89	24.46	56.90	19.05
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.06	(2.35)	1.47	0.00	(0.52)
1.4 Capital and reserves / Total Assets	10.95	11.21	14.69	14.05	14.21	15.37	12.51
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	17.83	Not Applicable	6.33	1.29	1.02	4.97
2.2 Related party loans / Capital base	0.21	76.22		21.25	4.44	2.51	18.67
2.3 Director exposure / related party loans	0.00	9.08		0.86	13.23	0.00	7.67
3 Asset Composition							
3.1 Business enterprise loans / gross loans	49.46	71.46	29.42	65.70	43.85	54.90	53.08
3.2 Agriculture loans / gross loans	2.03	6.80	1.17	15.21	1.31	3.05	5.14
3.3 Mining and quarry loans / gross loans	0.34	2.29	0.93	0.86	3.25	1.69	1.33
3.4 Manufacturing loans / gross loans	4.35	21.42	4.04	16.44	12.34	22.23	11.38
3.5 Services loans / gross loans	42.73	40.95	23.29	33.19	26.95	27.94	35.24
3.6 Households loans / gross loans	19.08	11.37	4.83	8.28	7.61	4.61	11.54
3.7 Top 20 borrowers exposure / total exposure	19.81	32.92	20.54	53.47	24.02	35.31	29.66
3.8 Top 20 borrowers exposure / capital base	162.41	293.50	109.97	332.39	132.81	213.05	209.73
4 Asset Quality							
4.1 Non-performing loans / gross loans	2.28	10.15	4.30	0.00	5.63	3.90	4.27
4.2 Non-performing loans / gross assets	0.86	3.75	2.31	0.00	2.56	1.25	1.75
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	0.90	13.53	2.74	(0.43)	9.20	0.00	4.48
4.4 Non-performing loans / capital and reserves	7.94	34.20	16.02	0.00	18.24	8.24	14.12
4.5 Reserve for loan losses / non-performing loans	88.68	60.43	82.92	0.00	49.54	100.00	68.25
4.6 Total on-balance sheet assets / capital and reserves	919.98	912.56	694.11	712.31	712.60	658.65	808.88
4.7 Gross loans / deposits	44.62	44.65	67.97	49.72	55.55	39.06	49.27
4.8 Gross loans / gross assets	37.87	36.93	53.69	41.41	45.43	32.09	40.87
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	41.46	65.18	55.56	93.91	49.47	19.80	58.04
4.1 Contingent liabilities / gross assets	1.63	3.17	1.17	4.66	1.41	13.31	2.78
4.11 Large exposure / capital base	109.34	220.41	50.54		223.07	111.00	-
4.12 Reserve for loan losses / gross loans	2.02	6.13	3.56	0.15	2.79	3.90	2.91
5 Earnings and Profitability							
5.1 Return on assets	0.43	0.46	0.69	0.61	0.47	0.53	0.51
5.2 Return on equity	4.00	4.04	4.73	4.31	3.43	3.42	4.08
5.3 Net interest income / operating income	63.23	64.79	59.84	75.83	74.12	54.34	66.26
5.4 Non-interest income / operating income	31.73	28.17	37.15	15.78	21.05	29.06	27.80
5.5 Operating expenses / operating income	50.10	53.05	42.51	61.69	43.19	40.75	50.64
5.6 Foreign exchange gains / operating income	18.39	13.85	21.92	9.72	7.64	19.62	15.34
5.7 Interest expense / interest income	7.37	9.80	4.80	9.97	6.12	23.40	8.23
5.8 Non-interest income / operating expenses	63.33	53.10	87.38	25.57	48.75	71.30	54.89
5.9 Personnel expenses / operating expenses	34.58	41.52	27.88	9.89	27.88	27.78	29.10
5.10 Earning assets / average total assets	80.64	77.81	70.92	74.72	70.30	68.06	76.21
5.11 Non-interest expenses / operating income	45.07	46.01	39.50	53.29	38.36	24.15	44.70
5.12 Personnel expenses / non-interest expenses	38.45	47.87	30.01	11.44	31.39	46.88	32.96
5.13 Net operating income / average total assets	0.79	0.67	1.15	0.61	0.80	0.65	0.77
5.14 Operating expenses / average total assets	0.79	0.76	0.85	0.99	0.61	0.45	0.79
5.15 Interest rate spread	12.30	8.20	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.10	0.13	0.08	0.19	0.10	0.28	0.12
6.2 Net interest income / average earning assets	1.26	1.21	1.68	1.69	1.53	0.92	1.39
6.3 Liquid assets / gross assets	20.86	19.04	34.03	52.84	27.33	34.21	28.76
6.4 Liquid assets / total demand and time liabilities	25.31	23.22	41.62	62.92	32.82	42.18	34.83
6.5 Deposits / Loans	224.10	223.97	147.12	201.13	180.03	256.03	202.98
6.6 Deposits / Loans and investments	107.44	111.99	114.37	115.67	114.56	125.78	111.91
6.7 Deposits / gross assets	84.87	82.71	79.00	83.28	81.80	82.16	82.96