

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2024

| | RBL | GBTI | BNS | DBL | CBI | BOB | IND. |
|--|--------|--------|----------------|--------|--------|--------|--------|
| 1 Capital Adequacy: | | | | | | | |
| 1.1 Capital / Risk-weighted Assets | 19.85 | 15.58 | 17.75 | 10.20 | 21.11 | 76.71 | 16.24 |
| 1.2 Tier I Capital / Risk-weighted Assets | 19.85 | 15.52 | 17.75 | 11.52 | 19.99 | 76.71 | 16.52 |
| 1.3 Tier II Capital / Risk-weighted Assets | 0.00 | 0.07 | 0.00 | (1.33) | 1.12 | 0.00 | (0.28) |
| 1.4 Capital and reserves / Total Assets | 10.45 | 11.57 | 11.53 | 12.66 | 12.29 | 14.57 | 11.56 |
| 2 Lending / connected parties: | | | | | | | |
| 2.1 Related party loans / gross loans | 0.02 | 18.44 | Not Applicable | 10.06 | 0.44 | 0.28 | 5.99 |
| 2.2 Related party loans / Capital base | 0.10 | 76.35 | | 44.60 | 1.89 | 0.63 | 25.26 |
| 2.3 Director exposure / related party loans | 0.00 | 13.19 | | 0.00 | 21.62 | 0.00 | 8.67 |
| 3 Asset Composition | | | | | | | |
| 3.1 Business enterprise loans / gross loans | 44.98 | 73.87 | 25.98 | 66.80 | 50.18 | 53.51 | 54.01 |
| 3.2 Agriculture loans / gross loans | 2.78 | 5.20 | 1.82 | 17.16 | 1.06 | 1.91 | 5.87 |
| 3.3 Mining and quarry loans / gross loans | 0.11 | 1.90 | 0.70 | 2.15 | 3.86 | 6.18 | 1.64 |
| 3.4 Manufacturing loans / gross loans | 2.71 | 17.59 | 3.81 | 15.06 | 14.15 | 10.87 | 10.29 |
| 3.5 Services loans / gross loans | 39.38 | 49.18 | 19.65 | 32.44 | 31.10 | 34.55 | 36.22 |
| 3.6 Households loans / gross loans | 17.94 | 9.38 | 4.59 | 3.92 | 6.91 | 5.81 | 9.76 |
| 3.7 Top 20 borrowers exposure / total exposure | 15.89 | 35.35 | 25.62 | 38.14 | 24.54 | 25.36 | 26.42 |
| 3.8 Top 20 borrowers exposure / capital base | 148.13 | 281.99 | 176.07 | 288.70 | 182.05 | 133.26 | 211.31 |
| 4 Asset Quality | | | | | | | |
| 4.1 Non-performing loans / gross loans | 1.07 | 5.16 | 1.89 | 0.00 | 3.07 | 2.67 | 2.12 |
| 4.2 Non-performing loans / gross assets | 0.39 | 2.14 | 0.84 | 0.00 | 1.44 | 0.85 | 0.88 |
| 4.3 Non-performing loans net of reserve for loan losses / capital and reserves | (2.49) | 5.98 | (1.64) | (0.34) | 0.38 | 0.00 | 0.27 |
| 4.4 Non-performing loans / capital and reserves | 3.76 | 18.74 | 7.32 | 0.00 | 11.89 | 5.91 | 7.66 |
| 4.5 Reserve for loan losses / non-performing loans | 166.14 | 68.08 | 122.37 | 0.00 | 96.77 | 100.00 | 96.51 |
| 4.6 Total on-balance sheet assets / capital and reserves | 963.29 | 876.80 | 876.17 | 790.43 | 825.50 | 692.36 | 872.37 |
| 4.7 Gross loans / deposits | 42.40 | 49.38 | 53.62 | 53.83 | 55.66 | 39.66 | 48.85 |
| 4.8 Gross loans / gross assets | 36.44 | 41.45 | 44.16 | 46.47 | 46.94 | 31.94 | 41.43 |
| 4.9 Risk-weighted assets / (on- plus off-balance sheet assets) | 42.81 | 66.77 | 50.14 | 98.14 | 49.81 | 17.94 | 59.24 |
| 4.1 Contingent liabilities / gross assets | 1.14 | 2.74 | 6.41 | 4.77 | 1.18 | 3.60 | 2.84 |
| 4.11 Large exposure / capital base | 62.27 | 234.70 | 83.54 | 206.28 | 342.34 | 108.00 | - |
| 4.12 Reserve for loan losses / gross loans | 1.78 | 3.51 | 2.31 | 0.09 | 2.97 | 2.67 | 2.05 |
| 5 Earnings and Profitability | | | | | | | |
| 5.1 Return on assets | 0.56 | 0.42 | 0.70 | 0.83 | 0.50 | 0.28 | 0.58 |
| 5.2 Return on equity | 5.38 | 3.66 | 6.28 | 6.59 | 4.20 | 2.00 | 5.09 |
| 5.3 Net interest income / operating income | 57.42 | 67.92 | 53.13 | 69.41 | 78.70 | 61.08 | 63.13 |
| 5.4 Non-interest income / operating income | 38.42 | 25.90 | 43.35 | 20.36 | 15.49 | 24.55 | 31.10 |
| 5.5 Operating expenses / operating income | 47.39 | 56.61 | 38.26 | 32.41 | 39.12 | 56.89 | 44.91 |
| 5.6 Foreign exchange gains / operating income | 16.62 | 11.28 | 27.63 | 15.03 | 6.15 | 10.78 | 15.62 |
| 5.7 Interest expense / interest income | 6.75 | 8.33 | 6.23 | 12.84 | 6.87 | 19.05 | 8.37 |
| 5.8 Non-interest income / operating expenses | 81.08 | 45.75 | 113.30 | 62.83 | 39.59 | 43.16 | 69.25 |
| 5.9 Personnel expenses / operating expenses | 30.42 | 35.85 | 28.59 | 28.67 | 26.06 | 19.47 | 30.61 |
| 5.10 Earning assets / average total assets | 83.07 | 78.26 | 58.01 | 76.17 | 78.16 | 69.38 | 76.83 |
| 5.11 Non-interest expenses / operating income | 43.23 | 50.43 | 34.73 | 22.19 | 33.31 | 42.51 | 39.15 |
| 5.12 Personnel expenses / non-interest expenses | 33.35 | 40.24 | 31.49 | 41.88 | 30.60 | 26.06 | 35.11 |
| 5.13 Net operating income / average total assets | 0.90 | 0.62 | 1.17 | 0.83 | 0.84 | 0.50 | 0.84 |
| 5.14 Operating expenses / average total assets | 0.81 | 0.82 | 0.73 | 0.40 | 0.54 | 0.67 | 0.69 |
| 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 | 0.11 | 0.12 | 0.17 | 0.10 | 0.24 | 0.12 |
| 6.2 Net interest income / average earning assets | 1.20 | 1.26 | 1.74 | 1.14 | 1.41 | 1.02 | 1.27 |
| 6.3 Liquid assets / gross assets | 31.28 | 36.62 | 43.73 | 22.10 | 34.97 | 42.12 | 32.94 |
| 6.4 Liquid assets / total demand and time liabilities | 37.54 | 43.58 | 47.84 | 25.56 | 41.29 | 50.10 | 38.66 |
| 6.5 Deposits / Loans | 235.82 | 202.50 | 186.50 | 185.79 | 179.66 | 252.14 | 204.72 |
| 6.6 Deposits / Loans and investments | 105.68 | 108.86 | 144.77 | 115.72 | 106.83 | 113.80 | 112.02 |
| 6.7 Deposits / gross assets | 85.94 | 83.93 | 82.35 | 86.33 | 84.34 | 80.54 | 84.82 |