

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For the QUARTER ended September 30, 2021

							Amended
	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	23.07	27.78	28.42	24.95	28.25	58.88	26.44
1.2 Tier I Capital / Risk-weighted Assets	23.11	27.72	28.41	25.83	28.58	58.88	26.65
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.08	0.00	(0.87)	0.17	0.00	(0.14)
1.4 Capital and reserves / Total Assets	11.19	12.50	16.28	17.39	13.12	20.27	13.62
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.04	13.84	Not Applicable	6.83	1.91	1.21	4.04
2.2 Related party loans / Capital base	0.18	44.06		21.81	6.88	2.40	14.87
2.3 Director exposure / related party loans	0.00	7.96		4.04	27.06	0.00	8.47
<b>3 Asset Composition</b>							
3.1 Business enterprise loans / gross loans	44.19	73.90	29.15	64.84	44.85	58.71	51.10
3.2 Agriculture loans / gross loans	1.67	9.24	1.43	17.47	1.43	4.33	5.72
3.3 Mining and quarry loans / gross loans	0.52	2.58	1.23	1.41	2.90	6.72	1.62
3.4 Manufacturing loans / gross loans	4.59	19.44	4.73	10.65	11.09	12.29	9.42
3.5 Services loans / gross loans	37.41	42.64	21.76	35.31	29.43	35.37	34.34
3.6 Households loans / gross loans	21.21	10.83	7.35	7.92	10.36	3.24	12.91
3.7 Top 20 borrowers exposure / total exposure	22.46	33.20	22.15	51.30	28.40	29.73	31.17
3.8 Top 20 borrowers exposure / capital base	174.97	216.76	100.75	309.58	133.62	89.34	189.72
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	4.26	23.41	7.03	2.85	7.63	17.40	8.85
4.2 Non-performing loans / gross assets	1.64	8.44	3.85	1.13	3.18	6.78	3.59
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.12	44.31	10.64	3.49	12.07	24.73	15.50
4.4 Non-performing loans / capital and reserves	14.72	69.70	24.20	6.54	24.60	34.10	26.78
4.5 Reserve for loan losses / non-performing loans	44.81	36.43	56.05	46.70	50.94	27.49	42.12
4.6 Total on-balance sheet assets / capital and reserves	900.15	825.47	627.96	578.18	774.61	502.68	745.67
4.7 Gross loans / deposits	45.15	44.27	70.97	50.83	50.11	50.78	49.71
4.8 Gross loans / gross assets	38.40	36.07	54.82	39.68	41.63	38.99	40.60
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.55	39.77	45.76	46.61	39.98	32.67	41.17
4.1 Contingent liabilities / gross assets	1.39	2.80	2.95	6.14	1.58	2.17	2.74
4.11 Large exposure / capital base	120.20	169.10	36.42		157.06	88.00	-
4.12 Reserve for loan losses / gross loans	1.91	8.53	3.94	1.33	3.89	4.78	3.73
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.52	0.34	0.79	0.98	0.33	0.12	0.56
5.2 Return on equity	4.71	2.71	4.90	5.83	2.50	0.55	4.17
5.3 Net interest income / operating income	67.89	61.39	60.41	65.17	71.72	56.84	65.24
5.4 Non-interest income / operating income	26.93	32.13	36.15	23.31	20.13	25.79	27.99
5.5 Operating expenses / operating income	48.21	61.67	33.73	38.67	57.53	75.26	47.91
5.6 Foreign exchange gains / operating income	13.84	14.04	17.34	6.58	8.15	19.47	12.69
5.7 Interest expense / interest income	7.08	9.55	5.38	15.02	10.20	23.40	9.40
5.8 Non-interest income / operating expenses	55.86	52.10	107.19	60.28	35.00	34.27	58.43
5.9 Personnel expenses / operating expenses	43.69	41.68	37.19	32.62	20.17	18.88	37.32
5.10 Earning assets / average total assets	66.90	74.24	60.67	71.01	55.09	60.66	66.81
5.11 Non-interest expenses / operating income	43.04	55.19	30.30	27.15	49.38	57.89	41.14
5.12 Personnel expenses / non-interest expenses	48.95	46.58	41.41	46.46	23.50	24.55	43.46
5.13 Net operating income / average total assets	0.84	0.48	1.34	0.98	0.55	0.31	0.80
5.14 Operating expenses / average total assets	0.78	0.77	0.68	0.62	0.74	0.94	0.74
5.15 Interest rate spread	12.30	6.21	7.50		11.00	9.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.13	0.11	0.11	0.26	0.19	0.34	0.16
6.2 Net interest income / average earning assets	1.67	1.08	1.99	1.48	1.69	1.10	1.52
6.3 Liquid assets / gross assets	34.63	24.22	40.02	54.59	41.42	38.95	37.41
6.4 Liquid assets / total demand and time liabilities	43.45	29.65	52.12	68.80	49.29	51.70	46.70
6.5 Deposits / Loans	221.49	225.89	140.91	196.73	199.55	196.92	201.17
6.6 Deposits / Loans and investments	130.95	114.44	133.35	113.27	157.05	134.91	126.79
6.7 Deposits / gross assets	85.05	81.47	77.25	78.07	83.07	76.78	81.68