

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
For January - September 30, 2018 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	21.93	28.90	28.78	28.96	29.47	52.98	27.37
1.2 Tier I Capital / Risk-weighted Assets	22.05	31.33	28.79	32.83	29.69	52.98	28.50
1.3 Tier II Capital / Risk-weighted Assets	0.00	(2.42)	0.00	(3.87)	0.16	0.00	(1.04)
1.4 Capital and reserves / Total Assets	11.41	13.79	19.47	17.48	16.65	23.07	14.94
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.09	10.96	Not Applicable	1.48	3.75	0.40	2.90
2.2 Related party loans / Capital base	0.38	38.09	Not Applicable	4.40	13.50	0.74	10.57
2.3 Director exposure / related party loans	0.00	0.28	Not Applicable	0.00	10.25	0.00	2.12
<b>3 Asset Composition</b>							
3.1 Business enterprise loans / gross loans	40.74	68.11	27.94	67.20	51.87	65.35	48.73
3.2 Agriculture loans / gross loans	4.32	6.01	0.42	22.23	1.61	3.83	5.68
3.3 Mining and quarry loans / gross loans	0.30	4.62	2.98	3.42	1.96	0.56	2.33
3.4 Manufacturing loans / gross loans	7.14	20.41	7.13	7.19	17.75	12.36	11.25
3.5 Services loans / gross loans	28.98	37.08	17.41	34.37	30.55	48.60	29.47
3.6 Households loans / gross loans	23.41	8.51	12.57	3.65	6.21	3.14	13.14
3.7 Top 20 borrowers exposure / total exposure	26.03	37.04	15.06	59.69	29.24	32.91	32.15
3.8 Top 20 borrowers exposure / capital base	195.85	228.97	75.58	363.16	132.98	86.77	190.38
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	5.43	27.19	11.83	5.78	12.35	26.27	12.58
4.2 Non-performing loans / gross assets	2.29	11.69	7.25	2.20	6.43	10.40	5.75
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	12.16	57.20	28.87	5.36	12.78	35.45	24.31
4.4 Non-performing loans / capital and reserves	20.24	88.41	37.88	12.75	40.37	46.21	39.36
4.5 Reserve for loan losses / non-performing loans	39.91	35.30	23.79	57.95	68.34	23.28	38.23
4.6 Total on-balance sheet assets / capital and reserves	884.32	756.52	522.58	579.50	628.03	444.28	684.21
4.7 Gross loans / deposits	50.24	53.54	80.72	49.82	66.71	53.97	57.27
4.8 Gross loans / gross assets	42.16	42.98	61.26	38.04	52.04	39.60	45.73
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.60	41.32	53.87	43.00	47.68	40.59	43.67
4.1 Contingent liabilities / gross assets	1.22	3.51	5.93	2.95	1.61	0.12	2.73
4.11 Large exposure / capital base	135.71	148.19	43.68		133.70	0.87	-
4.12 Reserve for loan losses / gross loans	2.17	9.60	2.82	3.35	8.44	6.12	4.81
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	1.51	0.94	2.69	2.90	0.91	1.26	1.72
5.2 Return on equity	13.86	6.43	14.00	17.38	5.68	6.50	11.69
5.3 Net interest income / operating income	65.99	67.67	65.54	62.35	70.60	51.27	65.76
5.4 Non-interest income / operating income	28.69	19.12	31.62	18.31	14.95	26.55	24.86
5.5 Operating expenses / operating income	53.03	75.61	43.59	43.16	68.49	46.18	54.60
5.6 Foreign exchange gains / operating income	13.68	11.09	13.42	15.10	6.40	19.09	12.80
5.7 Interest expense / interest income	7.47	16.34	4.15	23.67	16.99	30.20	12.48
5.8 Non-interest income / operating expenses	54.09	25.28	72.55	42.43	21.83	57.48	45.53
5.9 Personnel expenses / operating expenses	41.51	37.16	29.66	25.93	18.51	24.80	33.35
5.1 Earning assets / average total assets	76.88	80.12	80.75	77.04	68.05	49.17	76.37
5.11 Non-interest expenses / operating income	47.71	62.39	40.75	23.82	54.04	24.00	45.22
5.12 Personnel expenses / non-interest expenses	46.14	45.03	31.72	46.98	23.46	47.73	40.27
5.13 Net operating income / average total assets	2.40	1.07	4.48	2.90	1.51	1.95	2.42
5.14 Operating expenses / average total assets	2.71	3.33	3.46	2.20	3.29	1.67	2.91
5.15 Interest rate spread	12.30	5.64	7.50		10.90	11.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.37	0.76	0.29	1.34	1.02	1.29	0.67
6.2 Net interest income / average earning assets	4.59	3.87	6.63	4.32	4.96	2.98	4.73
6.3 Liquid assets / gross assets	31.41	18.54	25.49	58.09	33.80	26.36	31.70
6.4 Liquid assets / total demand and time liabilities	40.11	23.16	33.52	72.07	42.48	35.92	40.29
6.5 Deposit / Loans	199.06	186.79	123.88	200.74	149.91	185.28	174.60
6.6 Deposits / Loans and investments	118.78	110.07	99.12	101.77	121.56	129.54	111.42
6.7 Deposits / gross assets	83.91	80.29	75.89	76.37	78.02	73.36	79.85