

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 2021 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
Amended							
1 Capital Adequacy:							
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	17.39	16.28	13.12	20.27	13.62
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	13.84	Not Applicable	6.66	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
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.19	73.90	29.91	63.20	44.85	58.71	51.10
3.2 Agriculture loans / gross loans	1.67	9.24	1.46	17.03	1.43	4.33	5.72
3.3 Mining and quarry loans / gross loans	0.52	2.58	1.27	1.37	2.90	6.72	1.62
3.4 Manufacturing loans / gross loans	4.59	19.44	4.85	10.38	11.09	12.29	9.42
3.5 Services loans / gross loans	37.41	42.64	22.33	34.41	29.43	35.37	34.34
3.6 Households loans / gross loans	21.21	10.83	7.54	7.72	10.36	3.24	12.91
3.7 Top 20 borrowers exposure / total exposure	22.46	33.20	13.34	85.17	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
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.26	23.41	2.85	7.03	7.63	17.40	8.85
4.2 Non-performing loans / gross assets	1.64	8.44	1.13	3.85	3.18	6.78	3.59
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.12	44.31	3.49	10.64	12.07	24.73	15.50
4.4 Non-performing loans / capital and reserves	14.72	69.70	6.54	24.20	24.60	34.10	26.78
4.5 Reserve for loan losses / non-performing loans	44.81	36.43	46.70	56.05	50.94	27.49	42.12
4.6 Total on-balance sheet assets / capital and reserves	900.15	825.47	578.18	627.96	774.61	502.68	745.67
4.7 Gross loans / deposits	45.15	44.27	50.83	70.97	50.11	50.78	49.71
4.8 Gross loans / gross assets	38.40	36.07	39.68	54.82	41.63	38.99	40.60
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.55	39.77	32.96	64.71	39.98	32.67	41.17
4.1 Contingent liabilities / gross assets	1.39	2.80	6.14	2.95	1.58	2.17	2.74
4.11 Large exposure / capital base	120.20	169.10	36.42		153.56	88.00	-
4.12 Reserve for loan losses / gross loans	1.91	8.53	1.33	3.94	3.89	4.78	3.73
5 Earnings and Profitability							
5.1 Return on assets	1.22	0.82	1.43	3.57	1.15	0.56	1.48
5.2 Return on equity	10.67	6.30	8.73	21.23	8.06	2.54	10.66
5.3 Net interest income / operating income	67.61	62.05	59.64	68.02	72.51	61.43	65.65
5.4 Non-interest income / operating income	26.40	28.16	37.04	18.63	19.20	21.94	26.42
5.5 Operating expenses / operating income	55.48	69.86	52.20	35.20	53.31	69.29	53.83
5.6 Foreign exchange gains / operating income	12.44	12.18	16.16	5.83	8.33	14.99	11.51
5.7 Interest expense / interest income	8.14	13.64	5.28	16.41	10.27	21.31	10.78
5.8 Non-interest income / operating expenses	47.60	40.30	70.96	52.92	36.01	31.66	49.08
5.9 Personnel expenses / operating expenses	38.10	38.71	24.08	28.64	21.37	20.58	32.42
5.1 Earning assets / average total assets	69.90	77.53	79.25	55.75	61.08	63.93	69.86
5.11 Non-interest expenses / operating income	49.49	60.07	48.88	21.84	45.01	52.65	45.90
5.12 Personnel expenses / non-interest expenses	42.71	45.02	25.72	46.16	25.31	27.08	38.03
5.13 Net operating income / average total assets	1.90	1.10	2.42	3.57	1.95	1.16	2.04
5.14 Operating expenses / average total assets	2.37	2.55	2.64	1.94	2.23	2.61	2.38
5.15 Interest rate spread	12.30	6.21	7.50		11.00	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.40	0.49	0.25	1.07	0.57	1.07	0.53
6.2 Net interest income / average earning assets	4.52	3.13	4.46	5.46	4.95	3.94	4.36
6.3 Liquid assets / gross assets	34.63	24.22	29.72	73.50	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 Deposit / Loans	221.49	225.89	196.73	140.91	199.55	196.92	201.17
6.6 Deposits / Loans and investments	130.95	114.44	113.27	133.35	157.05	134.91	126.79
6.7 Deposits / gross assets	85.05	81.47	78.07	77.25	83.07	76.78	81.68