

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - December 2019 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	21.85	30.89	29.52	32.70	26.40	67.04	28.01
1.2 Tier I Capital / Risk-weighted Assets	21.85	30.85	30.53	32.30	27.46	67.06	28.22
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.02	0.40	0.26	0.00	0.11
1.4 Capital and reserves / Total Assets	11.54	14.14	16.89	17.85	16.10	27.93	14.72
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	10.46	Not Applicable	3.80	5.49	0.39	3.12
2.2 Related party loans / Capital base	0.27	30.77	Not Applicable	9.94	20.23	0.68	10.93
2.3 Director exposure / related party loans	0.00	0.35	Not Applicable	0.00	9.62	0.00	2.59
3. Asset Composition							
3.1 Business enterprise loans / gross loans	44.04	68.58	27.69	66.36	50.06	63.44	49.94
3.2 Agriculture loans / gross loans	2.01	7.47	0.35	16.64	1.63	4.34	4.89
3.3 Mining and quarry loans / gross loans	0.39	2.93	2.14	1.77	3.30	0.70	1.74
3.4 Manufacturing loans / gross loans	4.67	20.99	7.90	8.32	16.34	20.26	10.44
3.5 Services loans / gross loans	36.98	37.19	17.30	39.62	29.69	38.15	32.88
3.6 Households loans / gross loans	21.69	9.59	10.57	3.37	8.39	1.95	12.65
3.7 Top 20 borrowers exposure / total exposure	28.76	32.24	16.53	55.85	29.70	38.75	32.86
3.8 Top 20 borrowers exposure / capital base	187.73	194.44	87.63	260.20	141.49	89.25	180.15
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.06	31.21	11.32	3.49	8.08	27.21	11.11
4.2 Non-performing loans / gross assets	1.81	11.40	6.64	1.48	4.86	12.33	5.06
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.70	56.09	29.46	4.83	14.86	35.56	22.72
4.4 Non-performing loans / capital and reserves	15.84	83.78	40.00	8.34	30.95	45.37	35.00
4.5 Reserve for loan losses / non-performing loans	45.08	33.05	26.34	42.00	52.01	21.62	35.08
4.6 Total on-balance sheet assets / capital and reserves	873.60	734.93	602.60	563.86	637.05	367.83	691.40
4.7 Gross loans / deposits	53.72	45.49	77.89	53.15	68.71	70.87	56.97
4.8 Gross loans / gross assets	44.70	36.53	58.65	42.35	54.13	45.33	45.57
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	44.52	39.32	49.39	48.93	54.10	38.17	45.73
4.1 Contingent liabilities / gross assets	1.11	2.26	4.13	2.94	1.62	1.44	2.16
4.11 Large exposure / capital base	146.19	159.32	40.78	-	107.79	85.00	-
4.12 Reserve for loan losses / gross loans	1.83	10.32	2.98	1.47	4.67	5.88	3.90
5 Earnings and Profitability							
5.1 Return on assets	2.18	1.76	3.92	4.05	1.92	2.36	2.63
5.2 Return on equity	19.15	12.67	21.50	23.64	11.40	9.13	17.81
5.3 Net interest income / operating income	66.31	63.94	65.74	64.03	72.41	55.14	65.81
5.4 Non-interest income / operating income	28.80	23.91	31.41	19.08	16.97	33.61	26.18
5.5 Operating expenses / operating income	48.46	65.33	40.59	37.28	55.10	43.33	48.34
5.6 Foreign exchange gains / operating income	10.83	14.40	13.15	8.72	6.51	27.64	11.60
5.7 Interest expense / interest income	6.87	15.97	4.16	20.88	12.80	16.95	10.85
5.8 Non-interest income / operating expenses	59.42	36.59	77.38	51.18	30.79	77.56	54.17
5.9 Personnel expenses / operating expenses	45.41	40.69	28.91	33.80	23.31	30.45	37.10
5.1 Earning assets / average total assets	72.36	78.86	65.93	80.40	76.73	55.87	74.13
5.11 Non-interest expenses / operating income	43.57	53.18	37.74	20.38	44.47	32.08	40.33
5.12 Personnel expenses / non-interest expenses	50.50	49.99	31.09	61.81	28.88	41.13	44.47
5.13 Net operating income / average total assets	3.51	1.96	6.80	4.05	2.98	3.43	3.70
5.14 Operating expenses / average total assets	3.30	3.69	4.65	2.41	3.66	2.62	3.46
5.15 Interest rate spread	12.30	6.53	7.50	-	10.90	10.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.47	0.91	0.46	1.46	1.01	1.15	0.80
6.2 Net interest income / average earning assets	6.40	4.77	10.54	5.54	6.87	5.65	6.54
6.3 Liquid assets / gross assets	26.95	26.78	32.23	51.67	26.85	24.25	31.68
6.4 Liquid assets / total demand and time liabilities	33.25	33.14	43.35	63.87	33.78	35.35	39.81
6.5 Deposit / Loans	186.16	219.81	128.38	188.14	145.54	141.11	175.54
6.6 Deposits / Loans and investments	121.96	110.55	117.81	110.10	115.15	109.61	115.84
6.7 Deposits / gross assets	83.21	80.29	75.30	79.67	78.79	63.96	79.99