

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2026

Amended

	RBL	GBTI	SGI	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.42	18.47	14.99	15.27	24.53	28.32	18.09
1.2 Tier I Capital / Risk-weighted Assets	19.42	18.47	14.92	15.27	21.81	28.32	17.82
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.00	0.08	0.00	2.71	0.00	0.27
1.4 Capital and reserves / Total Assets	9.62	10.39	7.98	13.61	13.14	11.09	10.81
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.03	15.55	0.42	10.05	0.72	0.05	5.55
2.2 Related party loans / Capital base	0.12	51.77	2.17	34.84	2.72	0.17	21.54
2.3 Director exposure / related party loans	0.00	7.36	0.00	0.15	10.15	0.00	4.21
3 Asset Composition							
3.1 Business enterprise loans / gross loans	41.47	64.70	9.98	62.03	47.85	55.76	48.54
3.2 Agriculture loans / gross loans	2.39	4.57	0.11	16.60	0.52	1.08	5.69
3.3 Mining and quarry loans / gross loans	0.02	1.12	0.46	0.93	3.53	5.63	1.09
3.4 Manufacturing loans / gross loans	3.52	12.87	3.23	12.31	17.18	12.40	9.38
3.5 Services loans / gross loans	35.54	46.13	6.18	32.20	26.61	36.66	32.38
3.6 Households loans / gross loans	19.17	18.15	6.47	5.04	5.75	3.06	12.04
3.7 Top 20 borrowers exposure / total exposure	17.50	27.42	18.94	39.42	24.40	27.58	25.24
3.8 Top 20 borrowers exposure / capital base	170.46	213.51	188.67	221.22	155.93	238.68	195.31
4 Asset Quality							
4.1 Non-performing loans / gross loans	0.52	3.64	0.92	0.00	1.18	0.28	1.12
4.2 Non-performing loans / gross assets	0.19	1.19	0.33	0.00	0.55	0.08	0.43
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.72)	2.98	(1.51)	(1.51)	(2.57)	0.00	(0.40)
4.4 Non-performing loans / capital and reserves	1.99	11.52	4.15	0.00	4.19	0.76	4.02
4.5 Reserve for loan losses / non-performing loans	136.36	74.15	136.24	0.00	161.40	100.00	109.91
4.6 Total on-balance sheet assets / capital and reserves	1,042.69	970.79	1,258.79	736.13	767.58	902.10	929.42
4.7 Gross loans / deposits	42.60	38.08	42.35	55.24	55.78	37.16	45.24
4.8 Gross loans / gross assets	36.97	32.58	35.97	47.11	46.11	30.33	38.63
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.89	51.56	45.19	86.92	48.61	31.01	53.47
4.10 Contingent liabilities / gross assets	0.60	3.03	2.35	2.33	1.09	5.61	1.91
4.11 Large exposure / capital base	93.38	178.69	97.50	158.68	372.45	202.00	-
4.12 Reserve for loan losses / gross loans	0.71	2.70	1.25	0.44	1.91	0.28	1.23
5 Earnings and Profitability							
5.1 Return on assets	0.51	0.51	0.45	1.34	0.43	0.17	0.64
5.2 Return on equity	5.41	4.91	5.88	9.89	3.44	1.54	6.05
5.3 Net interest income / operating income	68.06	63.84	47.55	80.82	79.22	62.41	68.68
5.4 Non-interest income / operating income	27.12	29.60	49.05	13.56	15.77	24.78	25.97
5.5 Operating expenses / operating income	39.98	38.70	54.21	31.17	44.27	41.45	39.87
5.6 Foreign exchange gains / operating income	13.07	13.36	36.86	9.61	5.32	16.93	14.78
5.7 Interest expense / interest income	6.62	9.32	6.67	6.50	5.95	17.03	7.23
5.8 Non-interest income / operating expenses	67.82	76.50	90.48	43.49	35.63	59.78	65.12
5.9 Personnel expenses / operating expenses	40.73	50.47	18.72	20.87	29.12	23.60	32.96
5.10 Earning assets / average total assets	81.27	75.74	65.74	77.51	76.88	77.54	76.78
5.11 Non-interest expenses / operating income	35.15	32.14	50.81	25.55	39.26	28.64	34.52
5.12 Personnel expenses / non-interest expenses	46.33	60.77	19.97	25.46	32.84	34.15	38.07
5.13 Net operating income / average total assets	0.82	0.78	0.74	1.34	0.73	0.57	0.89
5.14 Operating expenses / average total assets	0.55	0.49	0.88	0.61	0.58	0.41	0.59
5.15 Interest rate spread	7.56	7.34	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.08	0.11	0.08	0.15	0.09	0.17	0.11
6.2 Net interest income / average earning assets	1.17	1.11	1.17	2.13	1.36	0.82	1.35
6.3 Liquid assets / gross assets	37.11	53.35	51.67	47.09	39.68	63.17	45.60
6.4 Liquid assets / total demand and time liabilities	44.16	62.41	56.74	54.69	47.02	74.22	53.23
6.5 Deposits / Loans	234.72	262.59	236.14	181.04	179.27	269.11	221.04
6.6 Deposits / Loans and investments	108.51	116.89	128.00	115.39	107.75	108.22	113.67
6.7 Deposits / gross assets	86.77	85.55	84.95	85.28	82.66	81.61	85.38