

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - September 2022 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	16.81	14.14	15.04	5.46	25.67	67.14	12.63
1.2 Tier I Capital / Risk-weighted Assets	16.81	14.11	15.04	6.79	25.67	67.14	13.14
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.00	-1.34	0.00	0.00	-0.52
1.4 Capital and reserves / Total Assets	11.13	11.76	13.95	15.17	15.51	17.05	12.96
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	16.63	Not Applicable	7.38	1.68	1.02	5.07
2.2 Related party loans / Capital base	0.19	83.90		31.15	5.74	2.29	21.15
2.3 Director exposure / related party loans	0.00	8.01		2.76	19.79	0.00	7.45
3 Asset Composition							
3.1 Business enterprise loans / gross loans	49.40	74.02	28.58	66.61	46.71	55.29	54.08
3.2 Agriculture loans / gross loans	2.00	7.89	1.18	16.24	1.27	3.34	5.58
3.3 Mining and quarry loans / gross loans	0.44	2.43	1.01	0.80	3.36	4.78	1.46
3.4 Manufacturing loans / gross loans	4.56	20.16	5.55	16.58	12.12	11.96	11.23
3.5 Services loans / gross loans	42.41	43.54	20.84	32.99	29.96	35.20	35.82
3.6 Households loans / gross loans	18.11	10.37	5.34	8.63	9.88	3.28	11.39
3.7 Top 20 borrowers exposure / total exposure	19.91	32.71	20.93	52.15	21.75	21.24	28.66
3.8 Top 20 borrowers exposure / capital base	170.48	328.82	137.27	398.98	124.69	110.28	224.27
4 Asset Quality							
4.1 Non-performing loans / gross loans	2.79	12.15	5.13	0.00	6.14	6.58	5.15
4.2 Non-performing loans / gross assets	1.06	4.90	2.76	0.00	2.81	2.27	2.19
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	1.27	18.43	4.84	-0.45	7.59	3.91	5.79
4.4 Non-performing loans / capital and reserves	9.64	42.81	20.21	0.00	18.42	13.51	17.12
4.5 Reserve for loan losses / non-performing loans	86.80	56.96	76.08	#DIV/0!	58.79	71.07	66.20
4.6 Total on-balance sheet assets / capital and reserves	906.97	874.54	732.13	659.71	655.76	596.23	782.74
4.7 Gross loans / deposits	44.94	48.75	68.11	54.60	56.73	42.66	51.48
4.8 Gross loans / gross assets	38.04	40.30	53.82	44.89	45.72	34.44	42.47
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	54.89	70.64	70.34	187.65	50.27	20.00	81.37
4.1 Contingent liabilities / gross assets	1.33	3.16	1.81	3.90	1.69	11.73	2.56
4.11 Large exposure / capital base	115.79	235.65	68.91		278.32	101.00	-
4.12 Reserve for loan losses / gross loans	2.42	6.92	3.90	0.15	3.61	4.68	3.41
5 Earnings and Profitability							
5.1 Return on assets	1.34	1.25	1.58	3.97	1.46	1.88	1.78
5.2 Return on equity	12.04	10.34	10.00	25.43	10.21	10.20	13.39
5.3 Net interest income / operating income	67.12	61.79	58.81	76.71	74.35	59.51	66.92
5.4 Non-interest income / operating income	27.45	30.44	37.95	12.58	19.53	27.08	26.35
5.5 Operating expenses / operating income	52.83	62.28	47.26	24.94	43.55	44.44	47.94
5.6 Foreign exchange gains / operating income	14.64	16.26	19.70	6.82	10.54	16.60	14.05
5.7 Interest expense / interest income	7.49	11.17	5.23	12.25	7.61	18.39	9.14
5.8 Non-interest income / operating expenses	51.96	48.87	80.30	50.42	44.84	60.92	54.96
5.9 Personnel expenses / operating expenses	36.34	35.84	27.48	32.13	24.52	24.71	32.99
5.1 Earning assets / average total assets	84.96	85.63	67.17	93.27	76.89	78.28	82.59
5.11 Non-interest expenses / operating income	47.39	54.51	44.01	14.23	37.42	31.03	41.21
5.12 Personnel expenses / non-interest expenses	40.51	40.95	29.50	56.31	28.53	35.39	38.38
5.13 Net operating income / average total assets	2.06	1.69	2.64	3.97	2.48	2.35	2.41
5.14 Operating expenses / average total assets	2.31	2.79	2.36	1.32	1.92	1.88	2.22
5.15 Interest rate spread	12.30	7.52	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.32	0.45	0.23	0.81	0.41	0.88	0.43
6.2 Net interest income / average earning assets	3.99	3.61	4.12	5.78	5.03	3.92	4.29
6.3 Liquid assets / gross assets	26.45	19.67	27.08	54.02	31.04	31.54	30.28
6.4 Liquid assets / total demand and time liabilities	32.43	23.45	32.97	65.31	38.57	39.37	36.85
6.5 Deposit / Loans	222.50	205.12	146.82	183.16	176.29	234.42	194.26
6.6 Deposits / Loans and investments	105.47	107.18	109.02	106.13	107.66	119.04	106.96
6.7 Deposits / gross assets	84.63	82.66	79.02	82.22	80.60	80.73	82.51