

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2018

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	22.22	29.15	28.89	32.25	29.63	52.89	28.05
1.2 Tier I Capital / Risk-weighted Assets	22.47	31.15	29.23	32.37	29.88	52.89	28.67
1.3 Tier II Capital / Risk-weighted Assets	0.00	(2.00)	0.00	(0.13)	0.17	0.00	(0.42)
1.4 Capital and reserves / Total Assets	10.91	13.80	19.36	18.02	16.71	21.26	14.79
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.10	9.69	Not Applicable	3.07	4.48	0.40	2.98
2.2 Related party loans / Capital base	0.45	33.31		8.19	15.99	0.74	10.50
2.3 Director exposure / related party loans	0.00	0.33		0.00	7.75	0.00	1.93
3. Asset Composition							
3.1 Business enterprise loans / gross loans	41.64	69.27	27.10	65.49	52.65	65.98	49.23
3.2 Agriculture loans / gross loans	4.59	6.65	0.40	23.14	1.64	4.23	6.09
3.3 Mining and quarry loans / gross loans	0.32	4.58	3.13	1.63	2.04	0.55	2.17
3.4 Manufacturing loans / gross loans	7.34	21.39	7.34	7.39	19.42	14.86	11.90
3.5 Services loans / gross loans	29.39	36.65	16.22	33.33	29.55	46.35	29.07
3.6 Households loans / gross loans	22.20	7.89	12.63	3.46	5.67	3.00	12.47
3.7 Top 20 borrowers exposure / total exposure	26.49	36.99	14.67	55.28	29.25	30.21	31.76
3.8 Top 20 borrowers exposure / capital base	192.70	222.30	74.07	315.30	131.97	91.05	183.74
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.91	27.56	10.73	6.70	12.80	26.66	12.83
4.2 Non-performing loans / gross assets	2.46	12.14	6.52	2.60	6.77	10.04	5.87
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	13.44	60.30	25.79	6.01	14.76	37.12	25.05
4.4 Non-performing loans / capital and reserves	22.76	91.73	34.23	14.64	42.37	48.36	40.61
4.5 Reserve for loan losses / non-performing loans	40.95	34.26	24.65	58.95	65.18	23.23	38.32
4.6 Total on-balance sheet assets / capital and reserves	926.04	755.88	524.99	563.57	625.93	481.68	691.66
4.7 Gross loans / deposits	49.42	54.96	83.44	50.78	67.85	49.97	57.60
4.8 Gross loans / gross assets	41.56	44.03	60.74	38.76	52.89	37.66	45.75
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.29	41.82	53.96	43.40	48.49	38.07	43.72
4.1 Contingent liabilities / gross assets	1.29	3.57	5.63	3.83	1.60	0.14	2.84
4.11 Large exposure / capital base	136.52	141.99	43.68		84.88	0.91	-
4.12 Reserve for loan losses / gross loans	2.42	9.44	2.65	3.95	8.34	6.19	4.92
5 Earnings and Profitability							
5.1 Return on assets	0.50	0.33	0.80	1.07	0.23	0.49	0.57
5.2 Return on equity	4.66	2.32	4.20	6.11	1.35	2.39	3.86
5.3 Net interest income / operating income	65.97	64.00	65.53	69.37	72.35	57.14	66.37
5.4 Non-interest income / operating income	28.72	23.60	31.53	14.94	12.70	24.63	24.89
5.5 Operating expenses / operating income	53.01	72.53	46.66	35.89	75.53	51.23	54.59
5.6 Foreign exchange gains / operating income	13.40	16.00	13.63	9.52	5.29	19.70	12.78
5.7 Interest expense / interest income	7.46	16.23	4.28	18.45	17.12	24.18	11.64
5.8 Non-interest income / operating expenses	54.17	32.54	67.59	41.63	16.81	48.08	45.59
5.9 Personnel expenses / operating expenses	43.22	38.97	30.21	21.86	17.86	20.19	33.81
5.10 Earning assets / average total assets	74.51	76.98	77.89	79.78	68.43	60.21	75.34
5.11 Non-interest expenses / operating income	47.70	60.13	43.72	20.20	60.58	33.00	45.85
5.12 Personnel expenses / non-interest expenses	48.04	47.01	32.24	38.84	22.27	31.34	40.26
5.13 Net operating income / average total assets	0.79	0.40	1.33	1.07	0.38	0.70	0.79
5.14 Operating expenses / average total assets	0.89	1.07	1.17	0.60	1.17	0.73	0.95
5.15 Interest rate spread	12.30	5.64	7.50		10.55	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.12	0.24	0.09	0.33	0.33	0.42	0.21
6.2 Net interest income / average earning assets	1.54	1.26	2.12	1.45	1.62	1.32	1.57
6.3 Liquid assets / gross assets	33.24	21.70	21.71	56.53	35.28	38.21	32.71
6.4 Liquid assets / total demand and time liabilities	42.37	26.81	28.57	69.52	44.65	49.00	41.37
6.5 Deposit / Loans	202.34	181.94	119.84	196.91	147.38	200.11	173.61
6.6 Deposits / Loans and investments	121.95	109.15	93.14	96.57	119.53	124.33	110.00
6.7 Deposits / gross assets	84.10	80.12	72.79	76.33	77.95	75.36	79.44