

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2021

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	24.41	29.53	28.74	27.46	29.09	60.97	27.95
1.2 Tier I Capital / Risk-weighted Assets	24.46	29.45	28.73	28.21	29.19	60.97	28.10
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.08	0.01	(0.75)	0.17	0.00	(0.10)
1.4 Capital and reserves / Total Assets	11.06	12.53	16.05	16.14	13.69	22.41	13.44
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	12.46	Not Applicable	7.42	2.23	0.56	3.76
2.2 Related party loans / Capital base	0.22	36.05		21.64	7.75	1.05	13.13
2.3 Director exposure / related party loans	0.00	7.97		3.03	24.08	0.00	7.79
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.39	72.60	28.86	65.96	44.67	60.44	50.58
3.2 Agriculture loans / gross loans	1.84	8.69	1.50	17.34	1.51	4.79	5.51
3.3 Mining and quarry loans / gross loans	0.55	2.72	1.30	1.60	2.29	4.33	1.55
3.4 Manufacturing loans / gross loans	4.94	21.63	3.89	9.71	10.53	12.75	9.43
3.5 Services loans / gross loans	37.06	39.56	22.16	37.31	30.34	38.58	34.09
3.6 Households loans / gross loans	20.68	11.78	8.08	6.00	10.12	2.93	12.75
3.7 Top 20 borrowers exposure / total exposure	22.17	34.16	21.03	52.34	27.35	25.51	31.04
3.8 Top 20 borrowers exposure / capital base	164.88	204.79	97.68	304.69	127.39	84.42	181.87
4 Asset Quality							
4.1 Non-performing loans / gross loans	7.32	25.92	7.29	3.19	8.40	18.74	10.43
4.2 Non-performing loans / gross assets	2.86	8.75	4.16	1.22	3.58	7.62	4.23
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	19.23	46.32	9.51	3.76	13.69	26.39	19.62
4.4 Non-performing loans / capital and reserves	26.06	72.14	26.64	7.58	26.65	34.62	31.97
4.5 Reserve for loan losses / non-performing loans	26.24	35.78	64.30	50.40	48.62	23.76	38.64
4.6 Total on-balance sheet assets / capital and reserves	910.64	824.04	640.08	623.21	743.59	454.37	756.52
4.7 Gross loans / deposits	46.05	41.16	75.47	46.73	51.84	54.30	49.39
4.8 Gross loans / gross assets	39.11	33.78	57.13	38.10	42.67	40.65	40.51
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.18	38.44	47.24	45.40	41.00	35.09	40.90
4.1 Contingent liabilities / gross assets	1.18	3.07	3.10	4.75	1.74	2.21	2.53
4.11 Large exposure / capital base	114.60	157.82	35.53		133.13	84.00	-
4.12 Reserve for loan losses / gross loans	1.92	9.27	4.68	1.61	4.08	4.45	4.03
5 Earnings and Profitability							
5.1 Return on assets	0.29	0.27	0.44	1.13	0.40	0.14	0.46
5.2 Return on equity	2.63	2.08	2.82	7.09	2.91	0.64	3.40
5.3 Net interest income / operating income	64.73	64.51	57.43	67.28	72.53	62.76	64.60
5.4 Non-interest income / operating income	28.29	25.25	39.19	19.94	19.44	21.43	27.10
5.5 Operating expenses / operating income	63.45	70.98	65.15	29.11	48.65	74.49	57.21
5.6 Foreign exchange gains / operating income	12.20	10.30	15.99	4.93	9.09	14.80	10.90
5.7 Interest expense / interest income	9.73	13.70	5.56	15.96	9.96	20.13	11.38
5.8 Non-interest income / operating expenses	44.59	35.57	60.16	68.50	39.96	28.77	47.38
5.9 Personnel expenses / operating expenses	34.39	37.98	19.79	31.10	21.27	17.12	29.94
5.10 Earning assets / average total assets	66.94	70.22	62.47	73.02	57.46	71.96	67.08
5.11 Non-interest expenses / operating income	56.47	60.74	61.77	16.33	40.62	58.67	48.91
5.12 Personnel expenses / non-interest expenses	38.65	44.38	20.88	55.44	25.48	21.74	35.02
5.13 Net operating income / average total assets	0.44	0.36	0.75	1.13	0.69	0.35	0.61
5.14 Operating expenses / average total assets	0.77	0.87	1.40	0.46	0.65	1.01	0.81
5.15 Interest rate spread	12.30	6.82	7.50		11.00	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.13	0.19	0.12	0.28	0.19	0.30	0.18
6.2 Net interest income / average earning assets	1.21	1.20	1.96	1.46	1.75	1.19	1.40
6.3 Liquid assets / gross assets	37.85	30.30	38.98	56.84	43.45	27.78	40.00
6.4 Liquid assets / total demand and time liabilities	46.85	36.82	48.59	68.50	52.09	37.67	49.04
6.5 Deposits / Loans	217.17	242.98	132.50	213.98	192.92	184.16	202.47
6.6 Deposits / Loans and investments	128.84	122.57	122.33	114.37	148.80	106.72	125.50
6.7 Deposits / gross assets	84.93	82.08	75.69	81.52	82.31	74.86	82.02