

**FINANCIAL INDICATORS**  
**COMMERCIAL BANKS**  
**For January - June 2022 (Cumulative)**

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
<b>1 Capital Adequacy:</b>							
1.1 Capital / Risk-weighted Assets	20.59	14.82	20.01	14.96	27.36	76.63	18.64
1.2 Tier I Capital / Risk-weighted Assets	20.59	14.78	19.99	14.83	27.21	76.63	18.58
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.02	0.13	0.15	0.00	0.06
1.4 Capital and reserves / Total Assets	10.75	11.99	14.36	15.99	14.19	17.08	12.95
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	0.05	17.22	Not Applicable	8.76	1.95	1.08	5.36
2.2 Related party loans / Capital base	0.20	79.94		28.14	6.95	2.32	20.74
2.3 Director exposure / related party loans	0.00	7.58		1.83	18.66	0.00	6.73
<b>3 Asset Composition</b>							
3.1 Business enterprise loans / gross loans	46.85	73.97	29.07	67.38	45.53	57.56	53.23
3.2 Agriculture loans / gross loans	1.50	8.05	1.25	17.28	1.28	3.89	5.61
3.3 Mining and quarry loans / gross loans	0.49	2.00	1.14	0.72	2.42	7.65	1.34
3.4 Manufacturing loans / gross loans	4.84	21.17	4.64	15.70	11.76	11.91	11.07
3.5 Services loans / gross loans	40.01	42.76	22.05	33.68	30.07	34.11	35.21
3.6 Households loans / gross loans	19.99	10.59	5.73	8.73	10.27	3.38	12.21
3.7 Top 20 borrowers exposure / total exposure	20.61	32.38	22.48	47.86	21.21	23.75	28.72
3.8 Top 20 borrowers exposure / capital base	165.32	299.54	120.45	302.91	128.16	110.76	204.28
<b>4 Asset Quality</b>							
4.1 Non-performing loans / gross loans	3.24	13.60	5.61	0.27	5.75	7.81	5.64
4.2 Non-performing loans / gross assets	1.25	5.36	3.16	0.12	2.57	2.67	2.38
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	2.42	21.17	7.00	(2.13)	5.81	6.43	6.37
4.4 Non-performing loans / capital and reserves	11.76	46.07	22.48	0.72	18.47	15.86	18.65
4.5 Reserve for loan losses / non-performing loans	79.39	54.05	68.85	393.42	68.53	59.46	65.83
4.6 Total on-balance sheet assets / capital and reserves	939.97	858.88	711.86	628.22	717.46	594.94	784.36
4.7 Gross loans / deposits	45.28	48.36	72.37	51.94	54.56	42.25	51.19
4.8 Gross loans / gross assets	38.64	39.42	56.25	42.10	44.78	34.15	42.14
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	47.39	72.94	57.14	82.55	44.33	19.92	59.46
4.1 Contingent liabilities / gross assets	1.39	1.25	2.20	6.11	1.80	2.22	2.36
4.11 Large exposure / capital base	114.29	208.85	51.88		276.48	105.00	-
4.12 Reserve for loan losses / gross loans	2.57	7.35	3.86	1.08	3.94	4.64	3.71
<b>5 Earnings and Profitability</b>							
5.1 Return on assets	0.87	0.77	1.17	1.98	0.92	1.27	1.09
5.2 Return on equity	7.95	6.25	7.72	12.32	6.56	6.56	8.28
5.3 Net interest income / operating income	67.84	59.84	57.99	76.36	74.20	62.83	66.58
5.4 Non-interest income / operating income	26.52	32.02	38.66	12.17	19.06	23.43	26.33
5.5 Operating expenses / operating income	53.37	66.77	51.00	32.38	45.78	43.43	51.19
5.6 Foreign exchange gains / operating income	13.76	17.32	20.80	6.76	10.63	14.55	14.14
5.7 Interest expense / interest income	7.67	11.97	5.46	13.06	8.32	17.94	9.61
5.8 Non-interest income / operating expenses	49.70	47.96	75.81	37.60	41.64	53.95	51.45
5.9 Personnel expenses / operating expenses	36.37	33.87	27.42	22.28	24.83	27.44	31.44
5.1 Earning assets / average total assets	82.67	84.87	68.12	83.46	77.34	85.51	80.94
5.11 Non-interest expenses / operating income	47.74	58.64	47.65	20.91	39.05	29.70	44.10
5.12 Personnel expenses / non-interest expenses	40.66	38.57	29.35	34.50	29.12	40.14	36.49
5.13 Net operating income / average total assets	1.34	0.97	1.95	1.98	1.54	1.60	1.48
5.14 Operating expenses / average total assets	1.53	1.96	2.03	0.95	1.30	1.23	1.55
5.15 Interest rate spread	12.30	7.52	7.50		8.40	9.00	-
<b>6 Liquidity:</b>							
6.1 Interest expense / average earning assets	0.22	0.32	0.17	0.53	0.29	0.54	0.30
6.2 Net interest income / average earning assets	2.68	2.35	2.86	3.54	3.19	2.45	2.81
6.3 Liquid assets / gross assets	25.52	20.58	41.91	53.42	24.23	26.32	31.23
6.4 Liquid assets / total demand and time liabilities	31.02	24.93	51.06	66.04	30.18	33.03	38.19
6.5 Deposit / Loans	220.87	206.76	138.18	192.55	183.28	236.68	195.34
6.6 Deposits / Loans and investments	109.96	105.46	122.22	105.51	110.61	112.22	109.54
6.7 Deposits / gross assets	85.35	81.52	77.73	81.07	82.07	80.84	82.32