

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2018

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.70	36.30	30.94	34.18	30.94	50.14	29.54
1.2 Tier I Capital / Risk-weighted Assets	19.74	36.68	31.17	34.31	31.24	50.14	29.73
1.3 Tier II Capital / Risk-weighted Assets	0.00	(0.38)	0.00	(0.13)	0.17	0.00	(0.07)
1.4 Capital and reserves / Total Assets	10.31	14.77	18.79	16.87	16.60	20.08	14.72
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.11	9.30	NOT APPLICABLE	3.75	4.55	0.39	2.97
2.2 Related party loans / Capital base	0.52	28.36		9.15	16.58	0.77	10.31
2.3 Director exposure / related party loans	23.61	0.38		0.00	7.28	0.00	2.24
3 Asset Composition							
3.1 Business enterprise loans / gross loans	40.82	68.81	27.36	65.85	53.13	66.12	48.85
3.2 Agriculture loans / gross loans	4.19	5.34	0.48	20.42	1.67	3.28	5.23
3.3 Mining and quarry loans / gross loans	0.35	4.36	3.48	0.43	2.10	0.56	2.07
3.4 Manufacturing loans / gross loans	6.33	20.18	7.27	8.89	19.30	14.09	11.50
3.5 Services loans / gross loans	29.95	38.92	16.13	36.12	30.06	48.19	30.04
3.6 Households loans / gross loans	22.67	8.34	12.62	3.65	5.83	3.12	12.71
3.7 Top 20 borrowers exposure / total exposure	18.30	34.00	15.12	56.23	30.06	28.32	28.81
3.8 Top 20 borrowers exposure / capital base	149.94	174.74	71.41	312.52	137.02	94.80	162.52
4 Asset Quality							
4.1 Non-performing loans / gross loans	6.27	29.78	9.69	7.25	12.36	27.67	13.22
4.2 Non-performing loans / gross assets	2.81	12.59	5.60	2.58	6.75	9.97	6.05
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.37)	59.59	21.62	6.41	15.16	39.09	22.08
4.4 Non-performing loans / capital and reserves	28.06	88.97	30.31	15.54	42.52	50.84	42.35
4.5 Reserve for loan losses / non-performing loans	104.88	33.02	28.65	58.77	64.35	23.10	47.86
4.6 Total on-balance sheet assets / capital and reserves	999.56	706.55	540.99	601.75	629.94	509.66	699.71
4.7 Gross loans / deposits	53.99	53.21	78.60	45.36	70.22	47.19	57.84
4.8 Gross loans / gross assets	44.78	42.28	57.79	35.60	54.61	36.05	45.78
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	41.08	37.39	51.49	41.29	47.27	36.38	42.61
4.1 Contingent liabilities / gross assets	1.48	2.13	5.52	3.25	0.91	0.11	2.47
4.11 Large exposure / capital base	80.59	127.31	41.34		137.78	0.95	-
4.12 Reserve for loan losses / gross loans	6.57	9.83	2.78	4.26	7.95	6.39	6.33
5 Earnings and Profitability							
5.1 Return on assets	0.43	0.31	0.92	1.34	0.27	0.29	0.60
5.2 Return on equity	4.54	2.15	4.83	8.25	1.70	1.66	4.25
5.3 Net interest income / operating income	66.67	72.74	63.92	58.47	68.63	48.10	65.53
5.4 Non-interest income / operating income	27.93	13.77	33.37	27.36	16.81	30.38	25.75
5.5 Operating expenses / operating income	59.21	75.11	42.48	31.63	73.40	54.43	54.60
5.6 Foreign exchange gains / operating income	12.78	5.74	15.82	22.94	7.65	17.09	13.57
5.7 Interest expense / interest income	7.50	15.64	4.07	19.50	17.50	30.91	11.74
5.8 Non-interest income / operating expenses	47.17	18.34	78.54	86.49	22.91	55.81	47.17
5.9 Personnel expenses / operating expenses	38.57	36.87	28.65	30.09	16.92	23.26	32.38
5.10 Earning assets / average total assets	72.77	73.51	78.37	83.96	71.19	58.61	74.87
5.11 Non-interest expenses / operating income	53.81	61.62	39.77	17.47	58.85	32.91	45.88
5.12 Personnel expenses / non-interest expenses	42.45	44.94	30.61	54.51	21.11	38.46	38.53
5.13 Net operating income / average total assets	0.68	0.35	1.54	1.34	0.44	0.46	0.81
5.14 Operating expenses / average total assets	0.99	1.05	1.13	0.62	1.21	0.55	0.98
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	0.26	0.09	0.33	0.34	0.36	0.21
6.2 Net interest income / average earning assets	1.46	1.40	2.22	1.37	1.62	0.81	1.56
6.3 Liquid assets / gross assets	23.86	22.99	25.64	43.76	28.61	23.98	27.53
6.4 Liquid assets / total demand and time liabilities	30.67	28.93	34.37	54.14	35.76	31.65	35.18
6.5 Deposit / Loans	185.22	187.93	127.23	220.44	142.41	211.93	172.88
6.6 Deposits / Loans and investments	114.36	114.98	99.55	100.95	115.41	125.22	110.09
6.7 Deposits / gross assets	82.95	79.46	73.52	78.48	77.77	76.39	79.15