FINANCIAL INDICATORS

COMMERCIAL BANKS

For January - September 2025 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.32	18.10	17.97	12.13	22.14	34.03	16.36
1.2 Tier I Capital / Risk-weighted Assets	17.32	15.49	17.92	12.13	21.11	34.03	15.74
1.3 Tier II Capital / Risk-weighted Assets	0.00	2.61	0.05	0.00	1.02	0.00	0.62
1.4 Capital and reserves / Total Assets	9.88	10.56	9.33	15.18	12.12	11.88	11.25
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.01	15.92	Not Applicable	9.70	0.72	0.07	5.46
2.2 Related party loans / Capital base	0.06	52.81		31.96	2.97	0.19	20.97
2.3 Director exposure / related party loans	0.00	6.78		0.07	11.80	0.00	3.96
3 Asset Composition							
3.1 Business enterprise loans / gross loans	41.61	65.82	31.69	61.94	45.66	51.07	50.73
3.2 Agriculture loans / gross loans	2.19	5.36	1.72	17.32	0.55	1.28	6.18
3.3 Mining and quarry loans / gross loans	0.03	0.83	1.57	4.17	3.04	3.18	1.81
3.4 Manufacturing loans / gross loans	4.17	13.00	8.77	11.45	17.47	13.57	10.02
3.5 Services loans / gross loans	35.23	46.63	19.62	29.01	24.61	33.04	32.71
3.6 Households loans / gross loans	18.67	16.69	5.82	4.98	6.03	4.02	11.59
3.7 Top 20 borrowers exposure / total exposure	17.68	26.73	20.56	39.09	21.44	23.35	24.69
3.8 Top 20 borrowers exposure / capital base	186.02	209.17	154.03	204.82	162.33	171.26	190.09
4 Asset Quality							
4.1 Non-performing loans / gross loans	0.64	4.56	1.11	0.00	1.73	0.85	1.42
4.2 Non-performing loans / gross assets	0.23	1.45	0.37	0.00	0.74	0.25	0.54
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.47)	4.79	(1.13)	(0.24)	(0.54)	0.00	0.63
4.4 Non-performing loans / capital and reserves	2.33	13.83	3.98	0.00	6.13	2.13	4.80
4.5 Reserve for loan losses / non-performing loans	120.32	65.39	128.28	0.00	108.84	100.00	86.89
4.6 Total on-balance sheet assets / capital and reserves	1,014.91	955.75	1,076.56	658.79	831.93	843.98	892.88
4.7 Gross loans / deposits	41.66	37.25	39.21	59.85	50.56	35.06	44.43
4.8 Gross loans / gross assets	36.08	31.73	33.36	49.98	42.52	29.70	37.85
4.9 Risk-weighted assets / (on- **plus** off-balance sheet assets)	43.00	51.91	44.62	113.30	45.40	30.89	58.11
4.1 Contingent liabilities / gross assets	0.65	2.00	2.51	1.75	1.68	2.45	1.56
4.11 Large exposure / capital base	111.97	177.61	21.156	135.40	377.90	157.00	-
4.12 Reserve for loan losses / gross loans	0.77	2.98	1.42	0.07	1.89	0.85	1.23
5 Earnings and Profitability							
5.1 Return on assets	1.62	1.27	1.58	4.27	1.41	1.55	2.01
5.2 Return on equity	15.88	10.64	15.38	28.37	11.53	12.17	17.05
5.3 Net interest income / operating income	66.97	65.15	51.06	64.68	78.07	62.66	65.12
5.4 Non-interest income / operating income	28.27	28.48	45.03	28.86	16.51	26.03	29.31
5.5 Operating expenses / operating income	43.74	52.05	45.13	23.70	44.60	28.88	40.61
5.6 Foreign exchange gains / operating income	14.00	13.00	31.41	10.85	5.46	18.12	14.51
5.7 Interest expense / interest income	6.63	8.91	7.11	9.09	6.49	15.29	7.89
5.8 Non-interest income / operating expenses	64.63	54.72	99.78	121.76	37.00	90.14	72.16
5.9 Personnel expenses / operating expenses	36.12	40.69	23.74	32.46	27.48	31.23	33.87
5.1 Earning assets / average total assets	89.65	84.66	61.23	84.78	82.86	87.93	83.31
5.11 Non-interest expenses / operating income	38.98	45.68	41.22	17.23	39.18	17.56	35.03
5.12 Personnel expenses / non-interest expenses	40.53	46.37	25.99	44.65	31.28	51.35	39.26
5.13 Net operating income / average total assets	2.49	1.93	2.63	4.27	2.32	2.64	2.71
5.14 Operating expenses / average total assets	1.94	2.09	2.17	1.33	1.87	1.07	1.85
5.15 Interest rate spread	7.56	7.14	7.5		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.26	0.34	0.35	0.48	0.29	0.57	0.34
6.2 Net interest income / average earning assets	3.65	3.52	4.51	4.78	4.20	3.13	3.97
6.3 Liquid assets / gross assets	38.41	52.24	54.78	23.02	37.67	65.42	41.49
6.4 Liquid assets / total demand and time liabilities	45.84	61.76	61.18	27.40	44.93	75.79	48.91
6.5 Deposit / Loans	240.06	268.45	255.04	167.08	197.80	285.24	225.06
6.6 Deposits / Loans and investments	106.52	116.95	162.30	107.45	109.92	109.58	114.54
6.7 Deposits / gross assets	86.61	85.18	85.08	83.51	84.10	84.72	85.18