

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2021

							Amended
	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	24.95	21.84	32.28	30.66	30.92	57.62	27.91
1.2 Tier I Capital / Risk-weighted Assets	24.98	30.42	32.27	31.50	31.21	57.62	29.74
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.08	0.00	(0.84)	0.17	0.00	(0.14)
1.4 Capital and reserves / Total Assets	10.64	12.60	16.23	17.42	13.23	18.98	13.43
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	12.42	Not Applicable	6.53	2.15	1.19	3.77
2.2 Related party loans / Capital base	0.16	57.48		16.55	7.03	2.43	13.25
2.3 Director exposure / related party loans	0.00	3.95		2.92	23.38	0.00	5.53
3 Asset Composition							
3.1 Business enterprise loans / gross loans	46.04	73.87	28.34	64.98	44.17	58.95	51.58
3.2 Agriculture loans / gross loans	1.71	9.38	1.40	16.93	1.38	5.14	5.75
3.3 Mining and quarry loans / gross loans	0.61	2.43	1.22	0.89	2.29	6.66	1.45
3.4 Manufacturing loans / gross loans	3.40	20.93	4.78	11.51	11.17	11.56	9.47
3.5 Services loans / gross loans	40.32	41.12	20.94	35.65	29.33	35.59	34.91
3.6 Households loans / gross loans	20.47	10.21	6.37	9.01	10.42	3.38	12.54
3.7 Top 20 borrowers exposure / total exposure	19.27	32.73	22.95	50.34	21.80	27.11	28.70
3.8 Top 20 borrowers exposure / capital base	148.52	308.99	94.10	240.07	116.16	98.04	178.52
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.03	19.49	6.80	2.67	7.23	13.93	7.82
4.2 Non-performing loans / gross assets	1.56	7.15	3.90	1.10	2.96	5.23	3.22
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	6.81	32.13	10.33	3.37	10.22	17.84	12.33
4.4 Non-performing loans / capital and reserves	14.74	58.67	24.58	6.32	22.70	28.06	24.36
4.5 Reserve for loan losses / non-performing loans	53.81	45.24	57.95	46.73	55.01	36.42	49.40
4.6 Total on-balance sheet assets / capital and reserves	947.73	820.42	630.41	577.01	768.20	537.00	756.49
4.7 Gross loans / deposits	45.32	45.25	75.28	51.03	49.21	48.74	50.27
4.8 Gross loans / gross assets	38.61	36.69	57.33	41.06	40.87	37.50	41.18
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.52	35.64	45.47	47.21	39.32	31.10	40.23
4.1 Contingent liabilities / gross assets	1.37	2.06	2.92	6.14	1.38	1.90	2.54
4.11 Large exposure / capital base	108.82	172.64	32.13		216.63	96.00	-
4.12 Reserve for loan losses / gross loans	2.17	8.82	3.94	1.25	3.98	5.08	3.86
5 Earnings and Profitability							
5.1 Return on assets	0.39	0.37	0.53	0.94	0.45	0.15	0.50
5.2 Return on equity	3.58	2.97	3.25	5.38	3.38	0.77	3.69
5.3 Net interest income / operating income	66.57	69.17	60.42	72.81	72.11	50.48	67.48
5.4 Non-interest income / operating income	27.80	24.38	36.13	13.77	20.75	33.33	25.43
5.5 Operating expenses / operating income	53.70	67.76	51.48	33.57	46.51	74.29	52.86
5.6 Foreign exchange gains / operating income	14.15	11.74	18.31	4.23	8.16	21.43	12.16
5.7 Interest expense / interest income	7.80	8.53	5.39	15.56	9.01	24.29	9.51
5.8 Non-interest income / operating expenses	51.77	35.98	70.19	41.03	44.61	44.87	48.11
5.9 Personnel expenses / operating expenses	39.00	30.90	23.94	25.04	26.33	21.79	31.22
5.10 Earning assets / average total assets	76.50	76.03	60.44	72.64	67.20	67.76	72.40
5.11 Non-interest expenses / operating income	48.07	61.31	48.04	20.16	39.37	58.10	45.76
5.12 Personnel expenses / non-interest expenses	43.57	34.15	25.66	41.72	31.10	27.87	36.06
5.13 Net operating income / average total assets	0.66	0.52	0.94	0.94	0.75	0.33	0.72
5.14 Operating expenses / average total assets	0.77	1.09	0.99	0.47	0.65	0.94	0.80
5.15 Interest rate spread	12.30	6.21	7.50		11.00	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.11	0.14	0.11	0.27	0.17	0.33	0.16
6.2 Net interest income / average earning assets	1.35	1.50	1.95	1.46	1.69	1.03	1.50
6.3 Liquid assets / gross assets	27.43	23.62	38.77	55.61	33.59	37.16	33.84
6.4 Liquid assets / total demand and time liabilities	34.09	28.86	50.81	67.36	40.96	48.74	41.94
6.5 Deposits / Loans	220.67	220.97	132.83	195.95	203.22	205.15	198.92
6.6 Deposits / Loans and investments	113.70	111.41	129.04	113.12	127.24	119.99	116.35
6.7 Deposits / gross assets	85.20	81.08	76.15	80.46	83.06	76.93	81.92