

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - December 2023 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	20.36	13.97	19.17	16.33	20.67	55.39	18.11
1.2 Tier I Capital / Risk-weighted Assets	20.36	13.94	19.13	17.79	19.61	55.39	18.33
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.05	(1.46)	1.07	0.00	(0.22)
1.4 Capital and reserves / Total Assets	10.39	11.26	12.49	14.38	11.54	14.83	11.81
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.03	18.37	Not Applicable	6.62	0.63	1.05	5.13
2.2 Related party loans / Capital base	0.12	90.27		21.38	2.47	2.82	20.48
2.3 Director exposure / related party loans	0.00	1.29		0.00	16.38	0.00	1.55
3 Asset Composition							
3.1 Business enterprise loans / gross loans	46.46	74.04	24.15	64.80	50.12	60.10	53.35
3.2 Agriculture loans / gross loans	2.35	5.86	1.87	17.65	1.30	2.19	5.70
3.3 Mining and quarry loans / gross loans	0.14	1.63	0.69	1.45	3.60	4.64	1.37
3.4 Manufacturing loans / gross loans	4.95	19.83	4.22	14.62	11.78	23.20	11.13
3.5 Services loans / gross loans	39.02	46.73	17.38	31.07	33.45	30.07	35.14
3.6 Households loans / gross loans	17.62	8.86	4.47	5.10	7.23	4.93	9.89
3.7 Top 20 borrowers exposure / total exposure	16.02	33.15	20.62	42.24	26.03	39.72	26.90
3.8 Top 20 borrowers exposure / capital base	136.52	318.96	136.94	261.34	165.31	201.53	202.33
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.26	6.60	2.24	0.00	4.18	2.40	2.70
4.2 Non-performing loans / gross assets	0.48	2.59	1.05	0.00	1.80	0.86	1.10
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.86)	11.40	(1.02)	(0.34)	2.87	0.00	2.24
4.4 Non-performing loans / capital and reserves	4.61	23.28	8.52	0.00	15.82	5.84	9.43
4.5 Reserve for loan losses / non-performing loans	118.75	51.06	111.93	0.00	81.83	100.00	76.23
4.6 Total on-balance sheet assets / capital and reserves	967.52	900.06	810.04	695.72	879.68	680.26	854.28
4.7 Gross loans / deposits	44.44	47.13	58.84	52.54	50.91	44.63	48.96
4.8 Gross loans / gross assets	37.81	39.19	46.89	43.84	43.09	35.69	40.90
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	45.15	66.84	54.83	78.15	51.31	25.44	57.18
4.1 Contingent liabilities / gross assets	1.00	2.74	2.24	6.43	1.06	3.75	2.55
4.11 Large exposure / capital base	64.24	252.87	43.00	178.33	265.64	182.00	-
4.12 Reserve for loan losses / gross loans	1.50	3.37	2.51	0.11	3.42	2.40	2.06
5 Earnings and Profitability							
5.1 Return on assets	1.84	1.65	2.40	3.14	1.91	2.08	2.11
5.2 Return on equity	17.40	14.49	17.85	21.79	15.54	13.62	17.39
5.3 Net interest income / operating income	62.51	65.55	57.25	73.09	77.44	54.88	65.55
5.4 Non-interest income / operating income	32.68	27.48	39.57	16.92	18.01	28.99	28.42
5.5 Operating expenses / operating income	48.77	56.65	47.83	43.05	40.57	42.91	48.25
5.6 Foreign exchange gains / operating income	18.40	13.29	25.15	10.28	7.85	18.79	15.90
5.7 Interest expense / interest income	7.14	9.61	5.27	12.03	5.54	22.72	8.42
5.8 Non-interest income / operating expenses	67.02	48.51	82.73	39.30	44.40	67.56	58.90
5.9 Personnel expenses / operating expenses	33.39	36.69	25.52	23.52	27.86	28.10	30.96
5.1 Earning assets / average total assets	87.79	80.25	65.64	85.23	77.00	67.68	81.09
5.11 Non-interest expenses / operating income	43.96	49.68	44.65	33.05	36.03	26.77	42.23
5.12 Personnel expenses / non-interest expenses	37.04	41.84	27.34	30.64	31.37	45.03	35.37
5.13 Net operating income / average total assets	3.24	2.49	4.07	3.14	3.19	2.60	3.14
5.14 Operating expenses / average total assets	3.09	3.26	3.73	2.38	2.18	1.95	2.93
5.15 Interest rate spread	12.30	8.20	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.38	0.53	0.37	0.73	0.36	1.15	0.49
6.2 Net interest income / average earning assets	4.91	4.98	6.73	5.36	6.20	3.90	5.33
6.3 Liquid assets / gross assets	27.91	31.55	37.31	35.81	34.50	50.22	32.70
6.4 Liquid assets / total demand and time liabilities	33.91	37.28	43.11	41.65	44.97	60.65	39.31
6.5 Deposit / Loans	225.03	212.17	169.95	190.33	196.43	224.07	204.27
6.6 Deposits / Loans and investments	104.25	112.35	131.68	107.52	124.22	125.99	112.23
6.7 Deposits / gross assets	85.08	83.15	79.68	83.45	84.63	79.97	83.54