FINANCIAL INDICATORS

COMMERCIAL BANKS

For the QUARTER ended September 30, 2025

		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		9.70	0.72	0.07	5.46
2.2	Related party loans / Capital base	0.06	52.81	Not Applicable	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	0.52	0.36	0.61	2.28	0.48	0.55	0.82
5.2	Return on equity	5.36	3.39	6.48	15.87	3.89	4.41	7.35
5.3	Net interest income / operating income	66.82	64.03	50.22	79.59	76.64	56.94	68.70
5.4	Non-interest income / operating income	28.39	28.88	45.98	15.73	18.33	31.29	26.08
5.5	Operating expenses / operating income	49.62	57.48	31.69	4.70	43.04	36.71	35.16
5.6	Foreign exchange gains / operating income	13.76	12.90	33.49	12.20	6.33	19.29	14.94
5.7	Interest expense / interest income	6.70	9.98	7.04	5.56	6.16	17.12	7.06
5.8	Non-interest income / operating expenses	57.21	50.24	145.08	334.43	42.58	85.26	74.16
5.9	Personnel expenses / operating expenses	31.68	36.70	31.94	167.77	28.31	25.00	37.77
5.10	Earning assets / average total assets	82.84	74.49	54.16	79.36	80.58	81.58	76.36
5.11	Non-interest expenses / operating income	44.82	50.38	27.89	0.02	38.01	24.94	29.94
5.12	Personnel expenses / non-interest expenses	35.07	41.87	36.30	45,800.00	32.06	36.79	44.36
5.13	Net operating income / average total assets	0.72	0.52	1.02	2.28	0.82	0.73	1.01
5.14	Operating expenses / average total assets	0.70	0.71	0.47	0.11	0.62	0.42	0.55
5.15	Interest rate spread	7.56	7.14	7.5		8.40	9.00	-
6	**Liquidity:**							
6.1	Interest expense / average earning assets	0.08	0.12	0.11	0.15	0.09	0.18	0.11
6.2	Net interest income / average earning assets	1.16	1.07	1.44	2.54	1.39	0.87	1.44
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	Deposits / 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