

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2023

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	20.17	14.95	21.23	14.44	23.42	72.02	18.35
1.2 Tier I Capital / Risk-weighted Assets	20.17	14.92	21.21	17.14	22.08	72.02	18.87
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.03	(2.70)	1.33	0.00	(0.52)
1.4 Capital and reserves / Total Assets	11.01	11.34	13.07	13.66	13.06	15.93	12.18
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.03	18.37	Not Applicable	6.91	0.84	1.10	5.24
2.2 Related party loans / Capital base	0.12	77.13		29.74	3.12	2.50	21.09
2.3 Director exposure / related party loans	0.00	0.52		0.30	17.63	0.00	1.17
3 Asset Composition							
3.1 Business enterprise loans / gross loans	50.68	72.93	24.24	64.11	45.86	55.98	53.48
3.2 Agriculture loans / gross loans	2.27	6.38	1.14	17.01	1.14	3.21	5.65
3.3 Mining and quarry loans / gross loans	0.31	2.14	0.89	1.43	3.18	5.09	1.48
3.4 Manufacturing loans / gross loans	5.01	20.47	4.48	15.95	12.30	17.88	11.47
3.5 Services loans / gross loans	43.09	43.94	17.73	29.71	29.24	29.81	34.89
3.6 Households loans / gross loans	18.25	9.69	5.07	10.02	7.49	4.41	11.27
3.7 Top 20 borrowers exposure / total exposure	16.96	31.59	19.20	45.88	25.12	39.31	27.40
3.8 Top 20 borrowers exposure / capital base	139.94	267.28	112.84	350.96	149.61	204.16	203.46
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.98	7.89	2.83	0.00	5.06	3.59	3.38
4.2 Non-performing loans / gross assets	0.74	3.03	1.46	0.00	2.20	1.24	1.41
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	0.06	9.75	(0.20)	(0.42)	7.92	0.00	2.99
4.4 Non-performing loans / capital and reserves	6.78	27.30	11.33	0.00	17.01	7.86	11.66
4.5 Reserve for loan losses / non-performing loans	99.11	64.28	101.73	0.00	53.43	100.00	74.40
4.6 Total on-balance sheet assets / capital and reserves	914.73	899.68	776.54	732.46	774.70	635.42	829.84
4.7 Gross loans / deposits	44.25	45.90	64.06	55.64	51.84	41.96	49.68
4.8 Gross loans / gross assets	37.50	38.46	51.61	46.68	43.38	34.45	41.58
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	45.49	67.99	53.93	81.79	48.65	18.39	57.33
4.1 Contingent liabilities / gross assets	1.23	1.97	1.16	4.92	1.10	13.55	2.35
4.11 Large exposure / capital base	86.30	208.74	37.51		237.83	196.00	-
4.12 Reserve for loan losses / gross loans	1.96	5.07	2.88	0.12	2.71	3.59	2.51
5 Earnings and Profitability							
5.1 Return on assets	0.50	0.37	0.35	1.08	0.48	0.61	0.56
5.2 Return on equity	4.55	3.27	2.54	7.76	3.54	3.89	4.50
5.3 Net interest income / operating income	63.81	68.17	60.12	75.43	78.56	63.96	67.76
5.4 Non-interest income / operating income	31.16	24.84	36.63	16.22	16.94	21.43	26.33
5.5 Operating expenses / operating income	47.61	62.83	69.28	26.44	41.39	31.49	49.37
5.6 Foreign exchange gains / operating income	17.87	12.63	22.10	10.88	8.43	7.14	14.92
5.7 Interest expense / interest income	7.31	9.30	5.13	9.96	5.42	18.60	8.02
5.8 Non-interest income / operating expenses	65.45	39.53	52.88	61.35	40.93	68.04	53.33
5.9 Personnel expenses / operating expenses	35.77	33.91	18.75	24.11	26.42	31.96	29.77
5.10 Earning assets / average total assets	79.41	77.13	65.68	77.94	73.31	64.44	75.86
5.11 Non-interest expenses / operating income	42.58	55.84	66.03	18.10	36.88	16.88	43.46
5.12 Personnel expenses / non-interest expenses	40.00	38.16	19.68	35.23	29.65	59.62	33.82
5.13 Net operating income / average total assets	0.80	0.53	0.59	1.08	0.81	0.87	0.77
5.14 Operating expenses / average total assets	0.73	0.90	1.33	0.39	0.57	0.40	0.75
5.15 Interest rate spread	12.30	8.20	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.10	0.13	0.09	0.16	0.09	0.28	0.12
6.2 Net interest income / average earning assets	1.24	1.28	1.69	1.47	1.53	1.23	1.37
6.3 Liquid assets / gross assets	21.92	23.52	39.69	31.37	33.58	26.38	27.56
6.4 Liquid assets / total demand and time liabilities	27.04	28.24	47.12	36.92	39.55	33.45	33.20
6.5 Deposits / Loans	225.97	217.88	156.10	179.71	192.90	238.35	201.27
6.6 Deposits / Loans and investments	108.90	110.92	124.10	107.44	122.12	126.36	112.62
6.7 Deposits / gross assets	84.74	83.80	80.56	83.89	83.67	82.12	83.69