

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

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	20.25	13.78	18.98	14.76	20.75	61.83	17.48
1.2 Tier I Capital / Risk-weighted Assets	20.25	13.75	18.93	16.58	19.57	61.83	17.81
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.04	(1.82)	1.18	0.00	(0.33)
1.4 Capital and reserves / Total Assets	11.21	10.91	13.16	14.72	13.11	15.04	12.37
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	17.50	Not Applicable	5.99	0.75	1.11	4.93
2.2 Related party loans / Capital base	0.17	81.48		24.11	3.15	2.80	20.77
2.3 Director exposure / related party loans	0.00	1.42		0.14	18.25	0.00	1.82
3 Asset Composition							
3.1 Business enterprise loans / gross loans	53.04	75.00	23.66	67.56	49.94	57.80	56.04
3.2 Agriculture loans / gross loans	2.23	6.52	1.93	20.07	1.17	2.45	6.31
3.3 Mining and quarry loans / gross loans	0.21	1.93	0.83	2.29	3.52	3.21	1.58
3.4 Manufacturing loans / gross loans	4.67	20.16	4.67	15.78	12.14	23.54	11.50
3.5 Services loans / gross loans	45.93	46.38	16.24	29.42	33.11	28.59	36.65
3.6 Households loans / gross loans	17.83	8.41	4.33	4.70	6.88	4.53	9.69
3.7 Top 20 borrowers exposure / total exposure	16.80	32.98	20.07	42.06	26.26	40.69	27.19
3.8 Top 20 borrowers exposure / capital base	150.40	299.86	124.76	316.07	175.37	225.91	214.71
4 Asset Quality							
4.1 Non-performing loans / gross loans	1.76	7.14	2.74	0.00	4.47	3.02	3.10
4.2 Non-performing loans / gross assets	0.68	2.82	1.31	0.00	2.10	1.07	1.28
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	0.94	8.58	0.86	(0.33)	7.33	0.05	2.92
4.4 Non-performing loans / capital and reserves	6.07	26.32	10.09	0.00	16.23	7.17	10.48
4.5 Reserve for loan losses / non-performing loans	84.59	67.40	91.47	0.00	54.87	99.25	72.13
4.6 Total on-balance sheet assets / capital and reserves	896.93	934.00	769.24	679.87	771.92	671.85	815.84
4.7 Gross loans / deposits	45.38	47.19	59.27	51.51	56.08	44.49	49.81
4.8 Gross loans / gross assets	38.46	39.48	47.91	42.32	47.00	35.37	41.49
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	43.95	67.55	54.55	80.79	52.99	19.28	57.65
4.1 Contingent liabilities / gross assets	1.07	2.83	2.35	3.22	1.03	13.06	2.33
4.11 Large exposure / capital base	98.48	243.34	59.30	262.38	277.52	213.00	-
4.12 Reserve for loan losses / gross loans	1.49	4.81	2.51	0.11	2.46	3.00	2.23
5 Earnings and Profitability							
5.1 Return on assets	0.48	0.45	1.30	0.52	0.53	0.30	0.58
5.2 Return on equity	4.29	4.03	9.95	3.65	4.06	1.92	4.70
5.3 Net interest income / operating income	62.63	66.15	53.33	62.61	80.29	51.91	63.84
5.4 Non-interest income / operating income	32.52	26.14	43.38	22.40	15.77	28.51	29.48
5.5 Operating expenses / operating income	48.80	51.07	31.90	52.15	38.36	64.26	45.97
5.6 Foreign exchange gains / operating income	18.95	12.94	27.90	13.64	6.95	18.30	16.95
5.7 Interest expense / interest income	7.20	10.43	5.80	19.32	4.68	27.38	9.48
5.8 Non-interest income / operating expenses	66.64	51.19	135.97	42.95	41.11	44.37	64.13
5.9 Personnel expenses / operating expenses	33.10	41.44	36.87	30.89	25.12	20.53	33.99
5.10 Earning assets / average total assets	83.97	77.70	65.57	81.22	76.46	66.77	78.54
5.11 Non-interest expenses / operating income	43.94	43.36	28.62	37.15	34.42	44.68	39.29
5.12 Personnel expenses / non-interest expenses	36.75	48.81	41.10	43.35	28.00	29.52	39.78
5.13 Net operating income / average total assets	0.82	0.70	1.40	0.52	0.90	0.35	0.80
5.14 Operating expenses / average total assets	0.78	0.73	0.66	0.57	0.56	0.62	0.68
5.15 Interest rate spread	7.56	8.20	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.10	0.14	0.11	0.21	0.08	0.29	0.13
6.2 Net interest income / average earning assets	1.24	1.23	1.71	0.88	1.62	0.77	1.25
6.3 Liquid assets / gross assets	27.54	21.38	35.54	34.70	31.34	27.62	28.93
6.4 Liquid assets / total demand and time liabilities	33.82	25.66	43.37	43.08	37.61	34.11	35.30
6.5 Deposits / Loans	220.35	211.91	168.73	194.14	178.32	224.76	200.78
6.6 Deposits / Loans and investments	103.09	112.69	129.88	108.46	112.95	122.76	110.44
6.7 Deposits / gross assets	84.75	83.65	80.84	82.16	83.81	79.51	83.31