

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2017

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	19.45	29.58	24.63	37.89	31.51	46.32	27.14
1.2 Tier I Capital / Risk-weighted Assets	19.43	29.75	25.24	40.31	31.69	46.32	27.62
1.3 Tier II Capital / Risk-weighted Assets	0.02	(0.18)	0.00	(0.16)	0.19	0.00	(0.03)
1.4 Capital and reserves / Total Assets	10.04	15.08	18.99	16.24	16.27	19.32	14.56
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.08	9.98		5.12	4.53	0.38	3.38
2.2 Related party loans / Capital base	0.38	36.77		13.60	16.28	0.81	12.95
2.3 Director exposure / related party loans	5.66	0.68		0.00	4.99	0.00	1.60
3 Asset Composition							
3.1 Business enterprise loans / gross loans	40.72	68.05	27.60	66.28	52.93	65.70	49.14
3.2 Agriculture loans / gross loans	7.28	5.01	0.45	20.15	1.68	3.42	6.11
3.3 Mining and quarry loans / gross loans	0.37	4.46	3.45	2.43	2.24	0.47	2.38
3.4 Manufacturing loans / gross loans	6.10	18.22	7.66	9.84	19.22	13.59	11.32
3.5 Services loans / gross loans	26.97	40.35	16.05	33.85	29.79	48.22	29.32
3.6 Households loans / gross loans	23.35	10.82	13.11	4.02	6.10	3.28	13.54
3.7 Top 20 borrowers exposure / total exposure	17.58	38.70	15.95	54.63	31.51	27.81	29.32
3.8 Top 20 borrowers exposure / capital base	154.72	222.06	92.51	321.70	138.69	100.38	182.79
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.80	24.33	9.72	7.06	12.79	26.71	12.19
4.2 Non-performing loans / gross assets	2.62	11.57	5.83	2.64	6.88	10.09	5.81
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(1.33)	50.84	23.38	6.79	17.93	39.85	21.17
4.4 Non-performing loans / capital and reserves	26.87	80.10	31.17	16.49	44.10	53.59	41.10
4.5 Reserve for loan losses / non-performing loans	104.94	36.53	24.99	58.86	59.33	25.63	48.48
4.6 Total on-balance sheet assets / capital and reserves	1,023.82	692.45	534.47	625.37	640.62	531.28	706.96
4.7 Gross loans / deposits	55.09	61.51	81.06	48.41	68.91	51.32	60.92
4.8 Gross loans / gross assets	45.24	47.55	60.02	37.36	53.81	37.77	47.68
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.76	41.98	52.74	35.64	46.29	38.25	43.42
4.1 Contingent liabilities / gross assets	1.50	3.95	5.83	4.19	1.45	0.96	3.14
4.11 Large exposure / capital base	78.62	205.38	49.53		149.55	1.01	-
4.12 Reserve for loan losses / gross loans	6.09	8.89	2.43	4.15	7.59	6.85	5.91
5 Earnings and Profitability							
5.1 Return on assets	0.48	0.62	0.76	0.90	0.23	(0.28)	0.57
5.2 Return on equity	4.69	4.09	4.02	5.59	1.43	(1.56)	3.90
5.3 Net interest income / operating income	65.78	62.29	66.89	68.69	72.39	39.07	65.59
5.4 Non-interest income / operating income	28.94	28.02	30.23	13.61	10.05	16.74	24.98
5.5 Operating expenses / operating income	58.07	55.72	50.68	42.74	76.59	118.60	57.16
5.6 Foreign exchange gains / operating income	11.13	19.92	14.38	1.45	3.31	13.02	11.82
5.7 Interest expense / interest income	7.43	13.46	4.12	20.48	19.52	53.07	12.57
5.8 Non-interest income / operating expenses	49.84	50.29	59.65	31.85	13.12	14.12	43.70
5.9 Personnel expenses / operating expenses	39.24	26.03	24.36	28.24	19.10	9.02	28.32
5.10 Earning assets / average total assets	82.62	75.25	77.36	80.47	67.80	59.94	77.44
5.11 Non-interest expenses / operating income	52.79	46.03	47.80	25.05	59.03	74.42	47.73
5.12 Personnel expenses / non-interest expenses	43.17	31.51	25.82	48.19	24.78	14.38	33.92
5.13 Net operating income / average total assets	0.75	0.85	1.27	0.90	0.37	(0.25)	0.80
5.14 Operating expenses / average total assets	1.04	1.06	1.31	0.67	1.22	1.58	1.07
5.15 Interest rate spread	12.30	5.59	7.50		10.55	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.12	0.25	0.10	0.37	0.41	0.90	0.23
6.2 Net interest income / average earning assets	1.49	1.58	2.24	1.43	1.69	0.79	1.62
6.3 Liquid assets / gross assets	19.64	26.34	24.45	58.46	31.87	25.79	29.36
6.4 Liquid assets / total demand and time liabilities	25.37	34.06	32.89	72.02	38.15	29.54	37.42
6.5 Deposit / Loans	181.52	162.57	123.37	206.56	145.12	194.87	164.15
6.6 Deposits / Loans and investments	102.88	110.27	100.22	98.12	121.15	115.74	105.29
6.7 Deposits / gross assets	82.12	77.31	74.05	77.18	78.08	73.60	78.27