

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended December 31, 2020

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	24.25	30.72	29.47	32.48	29.15	64.44	29.12
1.2 Tier I Capital / Risk-weighted Assets	24.25	30.69	29.44	33.58	29.32	64.44	29.33
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.03	(1.10)	0.17	0.00	(0.17)
1.4 Capital and reserves / Total Assets	11.11	13.20	16.70	16.92	14.16	23.84	13.92
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	10.66	Not Applicable	8.35	2.53	0.61	3.52
2.2 Related party loans / Capital base	0.22	31.29		20.06	8.48	0.98	11.40
2.3 Director exposure / related party loans	0.00	0.50		1.36	22.55	0.00	3.07
3 Asset Composition							
3.1 Business enterprise loans / gross loans	42.82	67.70	30.60	66.36	46.65	59.57	49.32
3.2 Agriculture loans / gross loans	1.65	11.73	0.36	15.86	1.57	6.62	5.42
3.3 Mining and quarry loans / gross loans	0.51	2.91	1.83	2.55	3.17	0.26	1.83
3.4 Manufacturing loans / gross loans	2.17	19.10	6.86	8.78	10.99	13.66	8.42
3.5 Services loans / gross loans	38.48	33.95	21.55	39.17	30.92	39.04	33.65
3.6 Households loans / gross loans	22.57	11.16	8.55	3.83	9.71	3.39	13.10
3.7 Top 20 borrowers exposure / total exposure	26.25	33.64	19.63	52.50	26.05	24.19	31.79
3.8 Top 20 borrowers exposure / capital base	150.61	191.62	95.04	254.45	118.69	73.34	164.14
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.45	28.59	11.04	3.56	9.14	22.11	10.83
4.2 Non-performing loans / gross assets	1.81	9.88	6.07	1.34	4.13	7.85	4.47
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	9.49	53.25	17.82	3.99	15.69	26.29	19.94
4.4 Non-performing loans / capital and reserves	16.46	77.20	37.52	7.96	29.78	33.51	32.69
4.5 Reserve for loan losses / non-performing loans	42.35	31.02	52.50	49.85	47.32	21.55	39.00
4.6 Total on-balance sheet assets / capital and reserves	907.46	781.41	618.41	595.06	720.31	426.66	731.10
4.7 Gross loans / deposits	48.30	42.45	71.69	46.66	55.49	48.69	50.72
4.8 Gross loans / gross assets	40.77	34.55	54.95	37.57	45.23	35.52	41.31
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.74	38.16	45.75	45.90	45.18	33.94	42.14
4.1 Contingent liabilities / gross assets	1.27	0.46	3.28	4.85	1.43	1.32	1.98
4.11 Large exposure / capital base	114.74	140.94	44.21		124.83	69.00	-
4.12 Reserve for loan losses / gross loans	1.88	8.87	5.80	1.78	4.33	4.76	4.22
5 Earnings and Profitability							
5.1 Return on assets	0.42	0.38	0.80	1.17	0.33	0.79	0.59
5.2 Return on equity	3.68	2.83	5.08	6.83	2.21	3.29	4.17
5.3 Net interest income / operating income	65.57	63.39	62.74	65.25	73.03	45.77	64.89
5.4 Non-interest income / operating income	28.61	26.89	33.83	20.60	17.11	40.80	26.98
5.5 Operating expenses / operating income	56.28	63.44	32.57	31.38	59.98	44.28	48.86
5.6 Foreign exchange gains / operating income	13.03	13.30	16.97	3.08	7.68	32.34	11.92
5.7 Interest expense / interest income	8.15	13.31	5.18	17.82	11.90	22.69	11.14
5.8 Non-interest income / operating expenses	50.84	42.38	103.86	65.66	28.52	92.13	55.22
5.9 Personnel expenses / operating expenses	32.70	37.48	24.74	29.43	24.50	34.83	31.55
5.10 Earning assets / average total assets	60.87	69.61	65.56	73.56	65.72	68.44	66.19
5.11 Non-interest expenses / operating income	50.46	53.71	29.14	17.23	50.11	30.85	40.72
5.12 Personnel expenses / non-interest expenses	36.47	44.27	27.65	53.61	29.32	50.00	37.85
5.13 Net operating income / average total assets	0.66	0.49	1.36	1.17	0.54	0.84	0.80
5.14 Operating expenses / average total assets	0.85	0.85	0.66	0.53	0.81	0.67	0.76
5.15 Interest rate spread	12.30	5.73	7.50		10.90	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.19	0.11	0.32	0.20	0.32	0.19
6.2 Net interest income / average earning assets	1.62	1.21	1.92	1.50	1.50	1.09	1.52
6.3 Liquid assets / gross assets	37.29	33.70	44.12	55.35	43.48	32.51	41.05
6.4 Liquid assets / total demand and time liabilities	46.08	40.83	56.20	67.56	53.47	45.06	50.71
6.5 Deposits / Loans	207.03	235.58	139.49	214.31	180.22	205.37	197.17
6.6 Deposits / Loans and investments	142.14	122.16	119.28	113.55	135.54	110.75	127.78
6.7 Deposits / gross assets	84.41	81.40	76.65	80.51	81.52	72.95	81.45