

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2019

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	22.62	29.01	25.89	29.12	27.02	70.79	26.98
1.2 Tier I Capital / Risk-weighted Assets	22.82	28.97	25.89	31.09	27.11	70.79	27.36
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.04	0.02	(1.97)	0.23	0.00	(0.28)
1.4 Capital and reserves / Total Assets	12.08	13.82	17.01	16.51	17.06	28.73	14.76
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.08	11.55	Not Applicable	5.00	2.94	0.40	3.32
2.2 Related party loans / Capital base	0.34	35.14		14.87	10.85	0.67	11.87
2.3 Director exposure / related party loans	0.00	0.21		0.00	13.97	0.00	1.92
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.73	66.68	27.78	66.82	49.45	60.97	48.32
3.2 Agriculture loans / gross loans	3.74	6.39	0.33	19.72	1.70	4.48	5.58
3.3 Mining and quarry loans / gross loans	0.41	5.35	2.59	0.92	2.81	0.88	2.17
3.4 Manufacturing loans / gross loans	5.31	20.59	8.23	10.47	16.87	15.29	11.18
3.5 Services loans / gross loans	31.27	34.34	16.62	35.70	28.06	40.33	29.39
3.6 Households loans / gross loans	23.25	10.32	11.54	3.42	7.99	1.76	13.35
3.7 Top 20 borrowers exposure / total exposure	25.12	37.16	16.87	59.16	29.31	38.70	32.79
3.8 Top 20 borrowers exposure / capital base	185.45	210.47	89.60	337.76	129.10	78.71	189.21
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.68	30.72	12.56	4.04	11.84	30.72	12.58
4.2 Non-performing loans / gross assets	2.09	12.03	7.86	1.66	6.51	14.10	5.85
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	10.27	61.40	35.74	3.25	12.41	39.62	25.51
4.4 Non-performing loans / capital and reserves	17.45	90.51	47.14	10.15	39.94	50.63	40.52
4.5 Reserve for loan losses / non-performing loans	41.13	32.16	24.19	67.99	68.91	21.73	37.05
4.6 Total on-balance sheet assets / capital and reserves	835.11	752.62	599.41	612.61	613.70	359.12	692.47
4.7 Gross loans / deposits	53.81	48.76	81.40	50.65	71.16	68.70	58.04
4.8 Gross loans / gross assets	44.61	39.14	62.60	41.00	54.96	45.90	46.53
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.25	42.74	53.97	45.78	53.38	38.67	45.77
4.1 Contingent liabilities / gross assets	1.32	3.78	6.03	3.34	1.98	0.69	2.95
4.11 Large exposure / capital base	125.15	148.68	48.86	-	52.97	0.77	-
4.12 Reserve for loan losses / gross loans	1.93	9.88	3.04	2.75	8.16	6.67	4.66
5 Earnings and Profitability							
5.1 Return on assets	0.51	0.16	0.71	0.96	0.39	0.28	0.51
5.2 Return on equity	4.28	1.17	3.92	5.76	2.26	1.00	3.46
5.3 Net interest income / operating income	67.81	61.86	66.70	73.73	72.37	51.61	67.54
5.4 Non-interest income / operating income	27.28	24.15	30.39	9.51	16.88	36.56	24.13
5.5 Operating expenses / operating income	53.57	88.54	41.38	37.28	61.39	55.91	55.10
5.6 Foreign exchange gains / operating income	11.66	14.28	12.79	7.59	7.98	31.72	11.83
5.7 Interest expense / interest income	6.75	18.44	4.18	18.53	12.93	18.64	10.98
5.8 Non-interest income / operating expenses	50.92	27.28	73.44	25.50	27.50	65.38	43.79
5.9 Personnel expenses / operating expenses	38.26	35.50	28.86	22.37	19.21	19.23	31.93
5.10 Earning assets / average total assets	76.55	73.46	74.26	78.52	67.62	54.02	74.42
5.11 Non-interest expenses / operating income	48.66	74.55	38.48	20.52	50.64	44.09	46.77
5.12 Personnel expenses / non-interest expenses	42.13	42.17	31.04	40.65	23.29	24.39	37.62
5.13 Net operating income / average total assets	0.81	0.14	1.50	0.96	0.66	0.73	0.77
5.14 Operating expenses / average total assets	0.94	1.11	1.06	0.57	1.04	0.93	0.95
5.15 Interest rate spread	12.30	5.74	7.50	-	10.90	10.50	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.11	0.24	0.10	0.33	0.28	0.36	0.19
6.2 Net interest income / average earning assets	1.56	1.06	2.26	1.46	1.88	1.58	1.57
6.3 Liquid assets / gross assets	26.28	26.81	33.32	54.66	33.42	31.01	32.78
6.4 Liquid assets / total demand and time liabilities	34.31	33.77	41.62	67.47	43.21	41.19	41.76
6.5 Deposit / Loans	185.83	205.07	122.84	197.42	140.52	145.56	172.31
6.6 Deposits / Loans and investments	109.10	116.19	105.93	107.47	121.43	120.68	111.24
6.7 Deposits / gross assets	82.89	80.27	76.90	80.95	77.23	66.81	80.17