

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2025

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.77	19.12	22.39	12.02	21.38	35.37	17.42
1.2 Tier I Capital / Risk-weighted Assets	17.77	16.36	22.36	12.04	20.39	35.37	16.73
1.3 Tier II Capital / Risk-weighted Assets	0.00	2.75	0.03	(0.02)	0.99	0.00	0.69
1.4 Capital and reserves / Total Assets	9.64	10.70	9.55	13.47	12.75	13.26	11.01
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.01	15.90	Not Applicable	10.47	0.71	0.09	5.63
2.2 Related party loans / Capital base	0.06	51.08		46.95	2.99	0.23	22.63
2.3 Director exposure / related party loans	0.00	6.59		0.06	11.70	0.00	3.76
3 Asset Composition							
3.1 Business enterprise loans / gross loans	43.99	67.06	28.71	62.59	48.71	49.27	51.88
3.2 Agriculture loans / gross loans	2.44	5.69	1.84	18.14	0.76	1.29	6.50
3.3 Mining and quarry loans / gross loans	0.04	0.79	0.44	1.35	2.96	6.22	1.07
3.4 Manufacturing loans / gross loans	3.96	13.58	5.72	12.81	17.12	11.45	10.04
3.5 Services loans / gross loans	37.55	47.00	20.71	30.29	27.88	30.32	34.27
3.6 Households loans / gross loans	16.23	15.39	5.58	5.01	5.96	4.29	10.55
3.7 Top 20 borrowers exposure / total exposure	16.54	27.34	21.07	43.41	23.88	26.05	25.48
3.8 Top 20 borrowers exposure / capital base	168.35	207.00	143.04	297.35	174.71	155.01	202.83
4 Asset Quality							
4.1 Non-performing loans / gross loans	0.71	4.79	1.30	0.00	3.23	0.92	1.73
4.2 Non-performing loans / gross assets	0.25	1.51	0.43	0.00	1.53	0.29	0.66
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.24)	5.68	(1.06)	(2.84)	1.94	0.00	0.67
4.4 Non-performing loans / capital and reserves	2.62	14.27	4.58	0.00	12.16	2.19	6.00
4.5 Reserve for loan losses / non-performing loans	109.22	60.16	123.03	0.00	84.04	100.00	88.76
4.6 Total on-balance sheet assets / capital and reserves	1,040.33	943.48	1,053.23	745.08	794.36	756.38	913.50
4.7 Gross loans / deposits	40.72	36.98	39.27	57.79	56.49	37.92	44.42
4.8 Gross loans / gross assets	35.43	31.54	33.49	49.26	47.39	31.60	38.04
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	43.42	50.95	41.09	88.22	51.09	34.71	53.85
4.1 Contingent liabilities / gross assets	0.62	1.06	3.57	3.62	1.80	2.66	1.83
4.11 Large exposure / capital base	94.54	163.29	38.58	214.34	361.74	149.00	-
4.12 Reserve for loan losses / gross loans	0.77	2.88	1.60	0.77	2.71	0.92	1.53
5 Earnings and Profitability							
5.1 Return on assets	0.48	0.36	0.38	0.74	0.46	0.51	0.49
5.2 Return on equity	5.06	3.28	3.90	5.44	3.67	3.88	4.41
5.3 Net interest income / operating income	66.85	65.12	50.34	68.60	80.25	65.22	65.94
5.4 Non-interest income / operating income	28.32	29.01	45.70	21.00	13.96	22.51	27.93
5.5 Operating expenses / operating income	42.11	54.61	58.09	37.45	44.52	33.50	46.32
5.6 Foreign exchange gains / operating income	14.84	12.35	32.42	15.61	5.22	16.62	15.88
5.7 Interest expense / interest income	6.74	8.26	7.30	13.17	6.73	15.84	8.50
5.8 Non-interest income / operating expenses	67.25	53.13	78.66	56.07	31.36	67.18	60.31
5.9 Personnel expenses / operating expenses	36.03	38.56	18.72	28.86	25.90	29.01	31.35
5.10 Earning assets / average total assets	82.33	76.06	53.02	74.27	81.15	74.14	75.42
5.11 Non-interest expenses / operating income	37.28	48.75	54.13	27.04	38.73	21.23	40.20
5.12 Personnel expenses / non-interest expenses	40.70	43.19	20.09	39.97	29.77	45.78	36.13
5.13 Net operating income / average total assets	0.80	0.55	0.63	0.74	0.77	0.76	0.71
5.14 Operating expenses / average total assets	0.58	0.67	0.88	0.44	0.62	0.38	0.61
5.15 Interest rate spread	7.56	8.30	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.08	0.10	0.11	0.17	0.10	0.21	0.11
6.2 Net interest income / average earning assets	1.15	1.08	1.44	1.12	1.39	1.09	1.18
6.3 Liquid assets / gross assets	32.35	52.47	58.18	24.10	34.67	49.32	39.42
6.4 Liquid assets / total demand and time liabilities	38.18	61.88	66.31	28.58	40.52	59.85	46.33
6.5 Deposits / Loans	245.57	270.43	254.62	173.03	177.02	263.70	225.12
6.6 Deposits / Loans and investments	107.06	116.36	167.22	118.92	104.03	114.09	116.44
6.7 Deposits / gross assets	87.02	85.31	85.28	85.23	83.88	83.32	85.64