

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - June 2019 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	22.62	29.01	25.90	29.12	27.02	70.79	26.98
1.2 Tier I Capital / Risk-weighted Assets	22.82	28.97	25.88	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	3.01	0.40	3.32
2.2 Related party loans / Capital base	0.34	35.14		14.87	11.10	0.67	11.90
2.3 Director exposure / related party loans	0.00	0.21		0.00	13.66	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	89.54	337.76	129.10	78.71	189.19
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	53.98	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	1.06	0.46	1.43	1.90	0.73	1.02	1.08
5.2 Return on equity	9.19	3.33	7.87	11.01	4.34	4.16	7.30
5.3 Net interest income / operating income	68.22	64.29	65.72	70.74	72.60	54.83	67.44
5.4 Non-interest income / operating income	26.84	22.29	31.44	12.66	16.39	32.85	24.31
5.5 Operating expenses / operating income	50.98	81.26	44.92	38.01	62.61	53.14	54.13
5.6 Foreign exchange gains / operating income	11.35	13.32	12.93	7.76	6.65	28.99	11.52
5.7 Interest expense / interest income	6.76	17.27	4.14	19.01	13.17	18.35	10.91
5.8 Non-interest income / operating expenses	52.64	27.43	70.01	33.30	26.18	61.82	44.91
5.9 Personnel expenses / operating expenses	41.92	36.46	26.06	22.91	20.58	19.55	32.82
5.1 Earning assets / average total assets	77.49	75.41	72.85	80.85	68.32	49.67	75.23
5.11 Non-interest expenses / operating income	46.04	67.84	42.08	21.41	51.60	40.82	45.87
5.12 Personnel expenses / non-interest expenses	46.42	43.67	27.81	40.68	24.97	25.44	38.73
5.13 Net operating income / average total assets	1.69	0.50	2.82	1.90	1.23	1.60	1.58
5.14 Operating expenses / average total assets	1.76	2.16	2.30	1.16	2.06	1.81	1.87
5.15 Interest rate spread	12.30	5.74	7.50	-	10.90	10.50	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.23	0.48	0.19	0.65	0.54	0.70	0.39
6.2 Net interest income / average earning assets	3.22	2.31	4.38	2.77	3.54	3.12	3.16
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