

FINANCIAL INDICATORS
COMMERCIAL BANKS
For January - June 2021 (Cumulative)

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	24.41	29.53	28.74	27.46	29.09	60.97	27.95
1.2 Tier I Capital / Risk-weighted Assets	24.46	29.45	28.73	28.21	29.19	60.97	28.10
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.08	0.01	(0.75)	0.17	0.00	(0.10)
1.4 Capital and reserves / Total Assets	11.06	12.53	16.14	16.05	13.69	22.41	13.44
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.05	12.46	Not Applicable	6.63	2.23	0.56	3.76
2.2 Related party loans / Capital base	0.22	36.05		21.64	7.75	1.05	13.13
2.3 Director exposure / related party loans	0.00	7.97		3.03	24.08	0.00	7.79
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.39	72.60	32.28	58.96	44.67	60.44	50.58
3.2 Agriculture loans / gross loans	1.84	8.69	1.68	15.50	1.51	4.79	5.51
3.3 Mining and quarry loans / gross loans	0.55	2.72	1.46	1.43	2.29	4.33	1.55
3.4 Manufacturing loans / gross loans	4.94	21.63	4.35	8.68	10.53	12.75	9.43
3.5 Services loans / gross loans	37.06	39.56	24.79	33.35	30.34	38.58	34.09
3.6 Households loans / gross loans	20.68	11.78	9.04	5.36	10.12	2.93	12.75
3.7 Top 20 borrowers exposure / total exposure	22.17	34.16	13.41	82.08	27.35	25.51	31.04
3.8 Top 20 borrowers exposure / capital base	164.88	204.79	97.68	304.69	127.39	84.42	181.87
4 Asset Quality							
4.1 Non-performing loans / gross loans	7.32	25.92	3.19	7.29	8.40	18.74	10.43
4.2 Non-performing loans / gross assets	2.86	8.75	1.22	4.16	3.58	7.62	4.23
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	19.23	46.32	3.76	9.51	13.69	26.39	19.62
4.4 Non-performing loans / capital and reserves	26.06	72.14	7.58	26.64	26.65	34.62	31.97
4.5 Reserve for loan losses / non-performing loans	26.24	35.78	50.40	64.30	48.62	23.76	38.64
4.6 Total on-balance sheet assets / capital and reserves	910.64	824.04	623.21	640.08	743.59	454.37	756.52
4.7 Gross loans / deposits	46.05	41.16	46.73	75.47	51.84	54.30	49.39
4.8 Gross loans / gross assets	39.11	33.78	38.10	57.13	42.67	40.65	40.51
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.18	38.44	34.69	61.82	41.00	35.09	40.90
4.1 Contingent liabilities / gross assets	1.18	3.07	4.75	3.10	1.74	2.21	2.53
4.11 Large exposure / capital base	114.60	157.82	35.53		133.13	84.00	-
4.12 Reserve for loan losses / gross loans	1.92	9.27	1.61	4.68	4.08	4.45	4.03
5 Earnings and Profitability							
5.1 Return on assets	0.70	0.48	0.81	2.40	0.81	0.47	0.92
5.2 Return on equity	6.05	3.65	5.14	13.93	5.54	1.96	6.59
5.3 Net interest income / operating income	67.42	62.42	59.26	69.65	72.92	63.87	65.88
5.4 Non-interest income / operating income	26.06	25.94	37.47	15.94	18.71	19.89	25.52
5.5 Operating expenses / operating income	60.22	74.44	61.15	33.21	51.10	66.11	57.23
5.6 Foreign exchange gains / operating income	11.52	11.14	15.60	5.40	8.43	12.61	10.84
5.7 Interest expense / interest income	8.82	15.72	5.23	17.14	10.30	20.28	11.54
5.8 Non-interest income / operating expenses	43.27	34.84	61.28	48.02	36.60	30.08	44.59
5.9 Personnel expenses / operating expenses	35.17	37.34	20.58	25.99	22.08	21.61	30.08
5.1 Earning assets / average total assets	70.66	73.89	81.04	58.30	63.40	78.55	70.57
5.11 Non-interest expenses / operating income	53.70	62.80	57.88	18.80	42.73	49.86	48.63
5.12 Personnel expenses / non-interest expenses	39.44	44.26	21.74	45.91	26.41	28.65	35.40
5.13 Net operating income / average total assets	1.07	0.62	1.37	2.40	1.40	0.91	1.25
5.14 Operating expenses / average total assets	1.62	1.80	2.16	1.19	1.46	1.78	1.67
5.15 Interest rate spread	12.30	6.82	7.50		11.00	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.27	0.40	0.17	0.75	0.38	0.66	0.37
6.2 Net interest income / average earning assets	2.79	2.15	3.04	3.62	3.32	2.58	2.86
6.3 Liquid assets / gross assets	37.85	30.30	29.08	76.18	43.45	27.78	40.00
6.4 Liquid assets / total demand and time liabilities	46.85	36.82	48.59	68.50	52.09	37.67	49.04
6.5 Deposit / Loans	217.17	242.98	213.98	132.50	192.92	184.16	202.47
6.6 Deposits / Loans and investments	128.84	122.57	114.37	122.33	148.80	106.72	125.50
6.7 Deposits / gross assets	84.93	82.08	81.52	75.69	82.31	74.86	82.02