FINANCIAL INDICATORS

COMMERCIAL BANKS

For January - June 2025 (Cumulative)

		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	1.09	0.89	0.94	1.97	0.97	1.04	1.18
5.2	Return on equity	10.89	8.07	9.03	15.03	7.76	7.49	10.45
5.3	Net interest income / operating income	67.06	65.74	51.52	52.19	78.85	65.55	62.99
5.4	Non-interest income / operating income	28.20	28.27	44.52	39.85	15.52	23.36	31.23
5.5	Operating expenses / operating income	40.61	49.16	52.41	39.60	45.45	24.91	43.85
5.6	Foreign exchange gains / operating income	14.12	13.04	30.28	9.72	4.98	17.52	14.25
5.7	Interest expense / interest income	6.60	8.34	7.15	13.23	6.67	14.46	8.42
5.8	Non-interest income / operating expenses	69.45	57.51	84.95	100.62	34.14	93.78	71.21
5.9	Personnel expenses / operating expenses	39.00	43.17	21.05	19.01	27.05	35.89	32.00
5.1	Earning assets / average total assets	89.84	86.58	59.21	80.55	85.66	81.50	82.93
5.11	Non-interest expenses / operating income	35.87	43.18	48.44	31.64	39.82	13.83	38.06
5.12	Personnel expenses / non-interest expenses	44.16	49.16	22.77	23.79	30.88	64.66	36.87
5.13	Net operating income / average total assets	1.78	1.39	1.56	1.97	1.58	2.01	1.69
5.14	Operating expenses / average total assets	1.22	1.35	1.71	1.29	1.32	0.67	1.32
5.15	Interest rate spread	7.56	8.30	7.50		8.40	9.00	-
6	**Liquidity:**							
6.1	Interest expense / average earning assets	0.17	0.22	0.24	0.36	0.20	0.41	0.23
6.2	Net interest income / average earning assets	2.46	2.38	3.13	2.33	2.83	2.43	2.52
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	Deposit / 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