

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2019

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	23.31	26.29	30.42	31.95	29.50	61.98	28.05
1.2 Tier I Capital / Risk-weighted Assets	23.36	28.64	30.39	34.09	29.68	61.98	28.91
1.3 Tier II Capital / Risk-weighted Assets	0.00	(2.34)	0.02	(2.14)	0.20	0.00	(0.80)
1.4 Capital and reserves / Total Assets	11.77	13.58	19.13	16.75	17.28	26.79	14.94
2 Lending / connected parties:							
2.1 Related party loans / gross loans	6.99	10.92	Not Applicable	2.92	3.24	0.41	5.20
2.2 Related party loans / Capital base	29.15	37.79		7.91	11.33	0.74	18.14
2.3 Director exposure / related party loans	0.00	0.24		1.55	11.46	0.00	1.25
3. Asset Composition							
3.1 Business enterprise loans / gross loans	40.20	66.66	27.58	64.27	50.13	60.41	47.59
3.2 Agriculture loans / gross loans	4.00	7.14	0.43	19.11	1.71	4.06	5.61
3.3 Mining and quarry loans / gross loans	0.28	4.40	2.67	1.45	3.03	0.83	2.06
3.4 Manufacturing loans / gross loans	5.00	18.74	7.72	8.08	17.67	14.65	10.37
3.5 Services loans / gross loans	30.92	36.38	16.76	35.64	27.72	40.87	29.55
3.6 Households loans / gross loans	23.80	10.12	11.80	4.66	7.02	1.95	13.67
3.7 Top 20 borrowers exposure / total exposure	17.92	36.42	15.82	58.42	30.39	38.40	29.67
3.8 Top 20 borrowers exposure / capital base	131.02	234.58	73.91	317.21	124.36	83.73	169.02
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.91	29.55	11.07	4.38	12.39	27.60	12.27
4.2 Non-performing loans / gross assets	2.14	11.89	7.02	1.76	6.69	11.56	5.68
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	10.70	60.86	26.46	3.40	13.28	33.47	23.71
4.4 Non-performing loans / capital and reserves	18.32	91.16	37.48	10.64	40.55	44.44	38.87
4.5 Reserve for loan losses / non-performing loans	41.58	33.24	29.42	67.99	67.26	24.68	39.01
4.6 Total on-balance sheet assets / capital and reserves	857.38	766.77	533.71	604.24	605.82	384.28	684.40
4.7 Gross loans / deposits	52.19	49.88	84.11	49.96	70.37	61.04	57.77
4.8 Gross loans / gross assets	43.54	40.24	63.44	40.16	54.01	41.89	46.29
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	41.16	42.83	54.49	44.97	50.70	37.52	45.05
4.1 Contingent liabilities / gross assets	1.36	3.25	5.95	3.30	1.83	0.59	2.79
4.11 Large exposure / capital base	123.94	221.19	39.76		49.86	0.84	-
4.12 Reserve for loan losses / gross loans	2.04	9.82	3.26	2.98	8.33	6.81	4.79
5 Earnings and Profitability							
5.1 Return on assets	0.53	0.30	0.74	0.92	0.35	0.81	0.56
5.2 Return on equity	4.65	2.19	3.81	5.58	2.00	3.19	3.78
5.3 Net interest income / operating income	68.65	66.55	64.81	67.58	72.84	62.28	67.47
5.4 Non-interest income / operating income	26.37	20.55	32.43	15.99	15.86	29.82	24.48
5.5 Operating expenses / operating income	48.22	74.41	48.36	38.78	63.96	46.49	53.01
5.6 Foreign exchange gains / operating income	11.03	12.42	13.06	7.95	5.20	26.75	11.21
5.7 Interest expense / interest income	6.76	16.23	4.09	19.56	13.42	11.25	10.66
5.8 Non-interest income / operating expenses	54.70	27.62	67.06	41.23	24.80	64.15	46.17
5.9 Personnel expenses / operating expenses	46.24	37.45	23.73	23.46	22.02	21.70	33.83
5.10 Earning assets / average total assets	75.74	75.33	75.81	79.18	65.46	49.89	74.52
5.11 Non-interest expenses / operating income	43.24	61.52	45.59	22.35	52.66	38.60	44.95
5.12 Personnel expenses / non-interest expenses	51.56	45.31	25.17	40.71	26.75	26.14	39.89
5.13 Net operating income / average total assets	0.86	0.36	1.34	0.92	0.58	1.00	0.81
5.14 Operating expenses / average total assets	0.80	1.03	1.25	0.58	1.03	0.87	0.91
5.15 Interest rate spread	12.30	5.64	7.50		10.90	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.11	0.24	0.09	0.32	0.27	0.27	0.19
6.2 Net interest income / average earning assets	1.54	1.23	2.16	1.31	1.75	2.10	1.56
6.3 Liquid assets / gross assets	18.12	20.97	25.00	56.25	34.62	30.16	27.58
6.4 Liquid assets / total demand and time liabilities	23.18	25.86	32.82	68.65	44.33	40.94	34.92
6.5 Deposit / Loans	191.63	200.49	118.89	200.16	142.10	163.83	173.09
6.6 Deposits / Loans and investments	111.27	112.59	99.21	103.99	125.21	136.16	110.14
6.7 Deposits / gross assets	83.44	80.67	75.43	80.38	76.74	68.63	80.12