

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2021

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	23.54	27.70	28.81	29.06	29.63	58.94	27.64
1.2 Tier I Capital / Risk-weighted Assets	25.05	27.67	28.80	29.84	29.77	58.94	28.27
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.02	0.01	(0.78)	0.18	0.00	(0.12)
1.4 Capital and reserves / Total Assets	11.06	12.97	15.26	15.73	13.76	22.85	13.38
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	10.54	Not Applicable	7.68	2.20	0.50	3.40
2.2 Related party loans / Capital base	0.16	31.80		21.19	7.53	0.98	11.71
2.3 Director exposure / related party loans	0.00	0.81		1.40	24.53	0.00	3.20
3 Asset Composition							
3.1 Business enterprise loans / gross loans	44.12	71.66	29.86	66.85	45.87	62.87	50.68
3.2 Agriculture loans / gross loans	2.00	8.75	1.56	19.61	1.48	5.13	5.86
3.3 Mining and quarry loans / gross loans	0.56	2.86	1.43	0.47	3.02	7.84	1.60
3.4 Manufacturing loans / gross loans	3.70	24.25	5.84	8.63	11.12	13.15	9.73
3.5 Services loans / gross loans	37.86	35.80	21.03	38.13	30.25	36.75	33.48
3.6 Households loans / gross loans	20.85	10.47	8.54	4.57	9.69	2.77	12.39
3.7 Top 20 borrowers exposure / total exposure	23.55	37.49	21.38	56.78	28.58	27.95	33.48
3.8 Top 20 borrowers exposure / capital base	156.55	213.24	99.08	326.90	123.72	94.94	185.59
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.40	27.21	8.94	3.36	9.22	18.10	10.12
4.2 Non-performing loans / gross assets	1.73	9.36	4.98	1.27	4.03	7.51	4.13
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.96	50.40	16.01	4.07	15.58	26.27	19.03
4.4 Non-performing loans / capital and reserves	15.76	74.41	33.49	8.14	29.90	33.39	31.36
4.5 Reserve for loan losses / non-performing loans	43.20	32.27	52.18	49.96	47.87	21.33	39.30
4.6 Total on-balance sheet assets / capital and reserves	910.89	794.90	672.84	639.85	741.21	444.84	759.45
4.7 Gross loans / deposits	46.53	41.96	72.62	46.92	53.20	56.07	49.85
4.8 Gross loans / gross assets	39.36	34.40	55.70	37.83	43.77	41.47	40.78
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	37.90	39.88	46.04	45.12	42.26	35.17	41.09
4.1 Contingent liabilities / gross assets	1.11	3.24	3.03	4.54	1.25	1.26	2.41
4.11 Large exposure / capital base	115.36	157.92	46.53		116.93	89.00	-
4.12 Reserve for loan losses / gross loans	1.90	8.78	4.66	1.68	4.41	3.86	3.98
5 Earnings and Profitability							
5.1 Return on assets	0.38	0.20	0.51	0.85	0.35	0.30	0.43
5.2 Return on equity	3.43	1.51	3.20	5.21	2.49	1.29	3.17
5.3 Net interest income / operating income	69.85	60.01	61.16	72.52	73.33	65.22	67.23
5.4 Non-interest income / operating income	24.05	26.73	35.69	11.10	17.92	18.01	23.86
5.5 Operating expenses / operating income	57.31	78.42	57.01	38.17	53.75	55.90	57.25
5.6 Foreign exchange gains / operating income	10.91	12.11	15.19	5.97	7.71	9.94	10.77
5.7 Interest expense / interest income	8.03	18.10	4.90	18.42	10.66	20.45	11.70
5.8 Non-interest income / operating expenses	41.96	34.08	62.60	29.09	33.33	32.22	41.68
5.9 Personnel expenses / operating expenses	35.94	36.67	21.52	21.27	22.87	28.89	30.23
5.10 Earning assets / average total assets	64.40	64.59	61.44	76.70	56.39	73.16	65.34
5.11 Non-interest expenses / operating income	51.21	65.16	53.86	21.79	45.00	39.13	48.34
5.12 Personnel expenses / non-interest expenses	40.22	44.13	22.78	37.26	27.31	41.27	35.80
5.13 Net operating income / average total assets	0.59	0.24	0.87	0.85	0.60	0.51	0.60
5.14 Operating expenses / average total assets	0.79	0.87	1.15	0.52	0.70	0.64	0.80
5.15 Interest rate spread	12.30	5.82	7.50		11.00	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.22	0.10	0.31	0.20	0.28	0.19
6.2 Net interest income / average earning assets	1.57	1.00	1.92	1.36	1.63	1.09	1.45
6.3 Liquid assets / gross assets	32.56	29.22	40.27	57.01	42.02	25.33	37.89
6.4 Liquid assets / total demand and time liabilities	40.86	35.83	48.95	69.44	50.69	35.17	46.75
6.5 Deposits / Loans	214.93	238.30	137.71	213.14	187.96	178.33	200.61
6.6 Deposits / Loans and investments	135.10	132.98	127.25	108.41	151.73	105.62	129.40
6.7 Deposits / gross assets	84.60	81.97	76.70	80.63	82.26	73.95	81.81