

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended March 31, 2022

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	22.34	16.36	20.78	16.81	27.47	51.14	20.06
1.2 Tier I Capital / Risk-weighted Assets	21.95	16.32	18.95	16.67	27.32	51.14	19.66
1.3 Tier II Capital / Risk-weighted Assets	0.40	0.04	1.82	0.14	0.15	0.00	0.40
1.4 Capital and reserves / Total Assets	10.93	12.12	13.68	16.05	13.30	16.34	12.84
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.04	14.34	Not Applicable	6.81	2.16	1.17	4.25
2.2 Related party loans / Capital base	0.14	59.69		19.06	7.16	2.41	15.19
2.3 Director exposure / related party loans	0.00	8.45		3.59	22.76	0.00	8.45
3 Asset Composition							
3.1 Business enterprise loans / gross loans	45.09	72.22	28.74	65.89	43.83	57.76	51.22
3.2 Agriculture loans / gross loans	1.75	9.00	1.34	16.06	1.37	4.80	5.55
3.3 Mining and quarry loans / gross loans	0.56	2.26	1.11	0.88	2.50	6.82	1.42
3.4 Manufacturing loans / gross loans	3.79	19.48	4.57	12.85	10.71	11.35	9.52
3.5 Services loans / gross loans	39.00	41.48	21.73	36.11	29.25	34.79	34.74
3.6 Households loans / gross loans	20.76	10.90	6.22	9.24	10.40	3.50	12.73
3.7 Top 20 borrowers exposure / total exposure	18.13	28.65	23.38	50.23	20.74	23.83	27.15
3.8 Top 20 borrowers exposure / capital base	140.31	267.15	113.48	268.92	117.89	97.84	181.25
4 Asset Quality							
4.1 Non-performing loans / gross loans	3.67	17.40	6.49	0.31	6.24	11.94	6.75
4.2 Non-performing loans / gross assets	1.38	6.09	3.54	0.13	2.52	3.82	2.68
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	5.27	26.70	10.20	(2.23)	6.64	13.20	9.16
4.4 Non-performing loans / capital and reserves	12.75	51.79	26.47	0.78	19.30	23.80	21.21
4.5 Reserve for loan losses / non-performing loans	58.68	48.45	61.47	384.62	65.58	44.53	56.81
4.6 Total on-balance sheet assets / capital and reserves	922.10	850.26	747.39	626.07	764.53	622.77	790.72
4.7 Gross loans / deposits	44.05	42.75	71.52	49.45	48.89	39.56	48.32
4.8 Gross loans / gross assets	37.62	35.01	54.59	39.97	40.48	32.01	39.76
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.54	69.11	59.62	78.42	42.90	29.35	56.48
4.1 Contingent liabilities / gross assets	1.25	1.26	2.24	6.19	1.43	1.91	2.25
4.11 Large exposure / capital base	103.81	163.31	44.87		254.69	95.00	-
4.12 Reserve for loan losses / gross loans	2.16	8.43	3.99	1.20	4.09	5.32	3.83
5 Earnings and Profitability							
5.1 Return on assets	0.39	0.33	0.52	0.90	0.43	0.21	0.48
5.2 Return on equity	3.59	2.71	3.47	5.40	3.27	1.19	3.67
5.3 Net interest income / operating income	69.14	61.75	56.97	75.87	77.78	68.85	67.54
5.4 Non-interest income / operating income	25.09	30.22	39.73	12.70	18.73	13.11	25.71
5.5 Operating expenses / operating income	54.84	75.24	53.38	33.45	44.27	62.84	54.53
5.6 Foreign exchange gains / operating income	13.09	15.07	19.84	7.52	10.13	7.10	13.30
5.7 Interest expense / interest income	7.71	11.51	5.47	13.09	4.30	20.75	9.08
5.8 Non-interest income / operating expenses	45.76	40.17	74.42	37.95	42.31	20.87	47.16
5.9 Personnel expenses / operating expenses	35.72	28.60	27.45	22.84	26.32	24.35	29.87
5.10 Earning assets / average total assets	78.31	82.37	59.69	71.56	69.41	68.08	74.37
5.11 Non-interest expenses / operating income	49.06	67.21	50.09	22.02	40.77	44.81	47.79
5.12 Personnel expenses / non-interest expenses	39.93	32.01	29.26	34.70	28.57	34.15	34.09
5.13 Net operating income / average total assets	0.61	0.36	0.90	0.90	0.73	0.36	0.65
5.14 Operating expenses / average total assets	0.74	1.10	1.03	0.45	0.58	0.61	0.78
5.15 Interest rate spread	12.30	7.65	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.10	0.15	0.11	0.22	0.07	0.28	0.13
6.2 Net interest income / average earning assets	1.22	1.17	1.86	1.45	1.51	1.05	1.34
6.3 Liquid assets / gross assets	22.14	22.34	40.86	57.42	30.96	39.73	32.07
6.4 Liquid assets / total demand and time liabilities	27.43	27.33	52.43	70.09	37.47	50.17	39.60
6.5 Deposits / Loans	227.03	233.90	139.82	202.21	204.53	252.81	206.94
6.6 Deposits / Loans and investments	110.61	106.08	134.10	114.92	121.97	130.60	114.35
6.7 Deposits / gross assets	85.40	81.89	76.33	80.82	82.79	80.92	82.27