

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended September 30, 2018

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	21.93	28.90	28.78	28.96	29.47	52.98	27.37
1.2 Tier I Capital / Risk-weighted Assets	22.05	31.33	28.79	32.83	29.69	52.98	28.50
1.3 Tier II Capital / Risk-weighted Assets	0.00	(2.42)	0.00	(3.87)	0.16	0.00	(1.04)
1.4 Capital and reserves / Total Assets	11.41	13.79	19.47	17.48	16.65	23.07	14.94
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.09	10.96	Not-Applicable	1.48	3.75	0.40	2.90
2.2 Related party loans / Capital base	0.38	38.09		4.40	13.50	0.74	10.57
2.3 Director exposure / related party loans	0.00	0.28		0.00	10.25	0.00	2.12
3 Asset Composition							
3.1 Business enterprise loans / gross loans	40.74	68.11	27.94	67.20	51.87	65.35	48.73
3.2 Agriculture loans / gross loans	4.32	6.01	0.42	22.23	1.61	3.83	5.68
3.3 Mining and quarry loans / gross loans	0.30	4.62	2.98	3.42	1.96	0.56	2.33
3.4 Manufacturing loans / gross loans	7.14	20.41	7.13	7.19	17.75	12.36	11.25
3.5 Services loans / gross loans	28.98	37.08	17.41	34.37	30.55	48.60	29.47
3.6 Households loans / gross loans	23.41	8.51	12.57	3.65	6.21	3.14	13.14
3.7 Top 20 borrowers exposure / total exposure	26.03	37.04	15.06	59.69	29.24	32.91	32.15
3.8 Top 20 borrowers exposure / capital base	195.85	228.97	75.58	363.16	132.98	86.77	190.38
4 Asset Quality							
4.1 Non-performing loans / gross loans	5.43	27.19	11.83	5.78	12.35	26.27	12.58
4.2 Non-performing loans / gross assets	2.29	11.69	7.25	2.20	6.43	10.40	5.75
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	12.16	57.20	28.87	5.36	12.78	35.45	24.31
4.4 Non-performing loans / capital and reserves	20.24	88.41	37.88	12.75	40.37	46.21	39.36
4.5 Reserve for loan losses / non-performing loans	39.91	35.30	23.79	57.95	68.34	23.28	38.23
4.6 Total on-balance sheet assets / capital and reserves	884.32	756.52	522.58	579.50	628.03	444.28	684.21
4.7 Gross loans / deposits	50.24	53.54	80.72	49.82	66.71	53.97	57.27
4.8 Gross loans / gross assets	42.16	42.98	61.26	38.04	52.04	39.60	45.73
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	39.60	41.32	53.87	43.00	47.68	40.59	43.67
4.1 Contingent liabilities / gross assets	1.22	3.51	5.93	2.95	1.61	0.12	2.73
4.11 Large exposure / capital base	135.71	148.19	43.68		133.70	0.87	-
4.12 Reserve for loan losses / gross loans	2.17	9.60	2.82	3.35	8.44	6.12	4.81
5 Earnings and Profitability							
5.1 Return on assets	0.56	0.26	0.89	0.70	0.68	0.37	0.58
5.2 Return on equity	4.98	1.91	4.59	3.93	4.06	1.67	3.87
5.3 Net interest income / operating income	65.38	66.57	67.23	71.24	79.63	48.23	68.12
5.4 Non-interest income / operating income	29.35	19.62	29.90	10.85	8.24	17.26	22.53
5.5 Operating expenses / operating income	47.61	79.33	41.68	53.62	49.07	76.11	53.16
5.6 Foreign exchange gains / operating income	14.73	11.14	10.70	11.60	3.45	13.27	11.35
5.7 Interest expense / interest income	7.45	17.18	4.09	20.08	13.22	41.71	12.06
5.8 Non-interest income / operating expenses	61.64	24.73	71.74	20.24	16.79	22.67	42.39
5.9 Personnel expenses / operating expenses	42.94	35.69	30.10	31.66	18.23	15.70	33.52
5.10 Earning assets / average total assets	71.34	76.35	78.41	76.08	67.90	56.11	73.45
5.11 Non-interest expenses / operating income	42.34	65.52	38.81	35.71	36.94	41.59	43.81
5.12 Personnel expenses / non-interest expenses	48.28	43.21	32.32	47.53	24.22	28.72	40.67
5.13 Net operating income / average total assets	0.89	0.29	1.48	0.70	1.16	0.41	0.84
5.14 Operating expenses / average total assets	0.81	1.10	1.06	0.81	1.12	1.29	0.95
5.15 Interest rate spread	12.30	5.64	7.50		10.90	11.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.13	0.25	0.09	0.34	0.41	0.98	0.23
6.2 Net interest income / average earning assets	1.57	1.21	2.17	1.37	2.68	1.36	1.66
6.3 Liquid assets / gross assets	31.41	18.54	25.49	58.09	33.80	26.36	31.70
6.4 Liquid assets / total demand and time liabilities	40.11	23.16	33.52	72.07	42.48	35.92	40.29
6.5 Deposit / Loans	199.06	186.79	123.88	200.74	149.91	185.28	174.60
6.6 Deposits / Loans and investments	118.78	110.07	99.12	101.77	121.56	129.54	111.42
6.7 Deposits / gross assets	83.91	80.29	75.89	76.37	78.02	73.36	79.85