

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended September 30, 2020

	RBL	GBTI	BNS	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	23.48	31.41	30.24	27.16	26.64	66.46	27.92
1.2 Tier I Capital / Risk-weighted Assets	23.48	31.41	30.21	28.30	26.85	66.46	28.15
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.03	0.03	(1.14)	0.18	0.00	(0.18)
1.4 Capital and reserves / Total Assets	11.65	13.56	14.97	17.32	15.69	24.08	14.17
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.06	11.11	Not Applicable	10.02	2.54	0.61	3.93
2.2 Related party loans / Capital base	0.26	31.58		31.45	9.46	0.98	13.80
2.3 Director exposure / related party loans	0.00	0.29		2.18	21.39	0.00	2.97
3 Asset Composition							
3.1 Business enterprise loans / gross loans	43.68	67.17	30.98	68.00	48.02	58.56	50.18
3.2 Agriculture loans / gross loans	1.91	10.00	0.43	15.72	1.51	6.08	5.29
3.3 Mining and quarry loans / gross loans	0.46	2.81	1.96	2.16	3.08	0.27	1.76
3.4 Manufacturing loans / gross loans	4.32	20.30	6.66	12.49	12.85	14.24	10.21
3.5 Services loans / gross loans	36.99	34.06	21.93	37.63	30.57	38.00	32.92
3.6 Households loans / gross loans	20.77	9.66	9.16	3.30	9.19	2.92	12.01
3.7 Top 20 borrowers exposure / total exposure	27.53	33.93	19.23	54.82	26.60	28.08	32.69
3.8 Top 20 borrowers exposure / capital base	178.03	191.70	94.76	322.38	137.20	73.96	183.37
4 Asset Quality							
4.1 Non-performing loans / gross loans	4.42	30.13	9.51	3.39	8.71	24.54	10.79
4.2 Non-performing loans / gross assets	1.80	10.67	5.15	1.43	4.46	9.05	4.62
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.83	57.27	14.15	4.17	12.60	29.81	19.95
4.4 Non-performing loans / capital and reserves	15.54	81.19	35.51	8.29	29.16	38.35	33.20
4.5 Reserve for loan losses / non-performing loans	43.19	29.46	60.15	49.75	56.78	22.28	39.91
4.6 Total on-balance sheet assets / capital and reserves	864.97	761.18	689.26	581.54	653.92	423.75	719.00
4.7 Gross loans / deposits	48.45	43.44	73.66	52.79	63.71	50.75	53.13
4.8 Gross loans / gross assets	40.69	35.40	54.16	42.07	51.22	36.88	42.81
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.17	39.11	43.49	48.27	49.99	33.96	42.65
4.1 Contingent liabilities / gross assets	1.24	1.36	3.39	2.21	1.57	2.17	1.80
4.11 Large exposure / capital base	138.45	138.25	45.95		154.80	72.00	-
4.12 Reserve for loan losses / gross loans	1.91	8.88	5.72	1.69	4.94	5.47	4.31
5 Earnings and Profitability							
5.1 Return on assets	0.37	0.29	(0.15)	0.85	0.42	0.21	0.36
5.2 Return on equity	3.15	2.08	(0.99)	4.77	2.68	0.83	2.47
5.3 Net interest income / operating income	66.97	65.94	64.96	67.40	75.53	52.70	67.16
5.4 Non-interest income / operating income	27.17	22.53	31.46	17.37	15.00	30.41	24.27
5.5 Operating expenses / operating income	65.90	70.44	107.76	47.04	52.87	62.84	69.87
5.6 Foreign exchange gains / operating income	16.06	9.69	18.63	12.10	6.49	20.95	13.87
5.7 Interest expense / interest income	8.05	14.89	5.23	18.43	11.14	24.27	11.31
5.8 Non-interest income / operating expenses	41.23	31.98	29.20	36.93	28.37	48.39	34.73
5.9 Personnel expenses / operating expenses	33.32	36.92	12.08	34.02	22.33	26.88	26.81
5.10 Earning assets / average total assets	63.30	72.96	66.28	77.13	72.04	62.33	68.98
5.11 Non-interest expenses / operating income	60.03	58.91	104.18	31.82	43.40	45.95	61.30
5.12 Personnel expenses / non-interest expenses	36.57	44.15	12.49	50.31	27.21	36.76	30.56
5.13 Net operating income / average total assets	0.52	0.35	(0.15)	0.85	0.72	0.44	0.45
5.14 Operating expenses / average total assets	1.00	0.83	2.08	0.75	0.80	0.74	1.05
5.15 Interest rate spread	12.30	5.48	7.50		10.90	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.14	0.19	0.11	0.32	0.20	0.33	0.19
6.2 Net interest income / average earning assets	1.61	1.08	1.92	1.43	1.62	1.04	1.49
6.3 Liquid assets / gross assets	38.76	24.27	37.27	54.79	32.20	36.81	37.20
6.4 Liquid assets / total demand and time liabilities	49.67	29.81	49.41	67.70	39.15	51.93	47.00
6.5 Deposits / Loans	206.42	230.19	135.75	189.42	156.97	197.04	188.21
6.6 Deposits / Loans and investments	136.16	118.10	115.70	104.06	116.19	124.13	120.83
6.7 Deposits / gross assets	84.00	81.49	73.52	79.70	80.40	72.68	80.57