

FINANCIAL INDICATORS
COMMERCIAL BANKS
For the QUARTER ended June 30, 2026

	RBL	GBTI	SGI	DBL	CBI	BOB	IND.
1 Capital Adequacy:							
1.1 Capital / Risk-weighted Assets	17.42	16.85	17.35	14.21	23.20	32.67	17.11
1.2 Tier I Capital / Risk-weighted Assets	17.42	16.85	17.27	13.99	20.61	32.67	16.78
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.00	0.08	0.22	2.58	0.00	0.33
1.4 Capital and reserves / Total Assets	9.75	10.57	8.43	13.57	11.88	11.59	10.85
2 Lending / connected parties:							
2.1 Related party loans / gross loans	0.10	14.61	0.40	9.57	0.75	0.04	5.39
2.2 Related party loans / Capital base	0.47	54.03	2.18	38.11	2.98	0.12	22.63
2.3 Director exposure / related party loans	42.37	4.83	0.00	0.19	22.61	0.00	3.29
3 Asset Composition							
3.1 Business enterprise loans / gross loans	40.61	61.83	11.22	62.27	46.70	54.59	47.96
3.2 Agriculture loans / gross loans	2.16	4.09	0.07	15.35	0.49	0.70	5.30
3.3 Mining and quarry loans / gross loans	0.11	0.99	0.63	0.68	3.91	3.98	1.05
3.4 Manufacturing loans / gross loans	3.77	11.43	2.58	13.03	17.61	14.33	9.40
3.5 Services loans / gross loans	34.57	45.32	7.93	33.20	24.69	35.59	32.21
3.6 Households loans / gross loans	18.97	20.91	6.54	5.28	5.83	2.78	12.62
3.7 Top 20 borrowers exposure / total exposure	17.92	28.32	20.60	39.31	22.88	25.02	25.58
3.8 Top 20 borrowers exposure / capital base	181.43	225.30	207.02	252.14	169.25	179.02	209.96
4 Asset Quality							
4.1 Non-performing loans / gross loans	0.80	3.15	0.82	0.00	0.98	0.43	1.08
4.2 Non-performing loans / gross assets	0.31	1.11	0.31	0.00	0.41	0.13	0.43
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	0.50	3.65	(1.09)	(1.43)	(3.29)	0.00	0.04
4.4 Non-performing loans / capital and reserves	3.14	10.59	3.66	0.00	3.51	1.13	3.99
4.5 Reserve for loan losses / non-performing loans	84.25	65.51	129.66	0.00	193.93	100.00	98.91
4.6 Total on-balance sheet assets / capital and reserves	1,028.74	953.39	1,191.27	738.14	848.85	863.70	925.54
4.7 Gross loans / deposits	44.09	41.22	44.09	56.94	50.28	36.65	46.54
4.8 Gross loans / gross assets	38.25	35.23	37.71	48.76	42.26	30.47	39.87
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	44.53	55.14	45.94	85.21	44.83	32.75	54.98
4.10 Contingent liabilities / gross assets	0.54	2.73	2.42	2.77	0.97	4.14	1.85
4.11 Large exposure / capital base	107.39	185.00	95.76	183.21	457.90	171.00	-
4.12 Reserve for loan losses / gross loans	0.67	2.07	1.06	0.40	1.90	0.43	1.07
5 Earnings and Profitability							
5.1 Return on assets	0.53	0.46	0.46	0.85	0.46	0.31	0.56
5.2 Return on equity	5.52	4.40	5.66	6.22	3.69	2.70	5.14
5.3 Net interest income / operating income	68.22	63.52	43.40	60.85	78.84	69.39	63.24
5.4 Non-interest income / operating income	27.49	30.00	53.38	30.57	16.12	18.89	31.14
5.5 Operating expenses / operating income	38.34	44.55	56.76	32.93	41.21	44.06	41.95
5.6 Foreign exchange gains / operating income	13.80	10.91	38.94	24.19	5.09	13.59	18.00
5.7 Interest expense / interest income	5.91	9.26	6.92	12.36	6.01	14.45	8.14
5.8 Non-interest income / operating expenses	71.71	67.34	94.03	92.82	39.11	42.87	74.24
5.9 Personnel expenses / operating expenses	39.58	41.78	15.98	43.66	26.98	25.53	34.07
5.10 Earning assets / average total assets	82.39	74.00	67.12	78.00	83.21	75.93	77.73
5.11 Non-interest expenses / operating income	34.06	38.07	53.54	24.35	36.17	32.34	36.34
5.12 Personnel expenses / non-interest expenses	44.56	48.89	16.95	59.05	30.74	34.78	39.34
5.13 Net operating income / average total assets	0.87	0.72	0.78	0.85	0.78	0.54	0.80
5.14 Operating expenses / average total assets	0.54	0.58	1.03	0.42	0.55	0.42	0.58
5.15 Interest rate spread	7.56	7.02	7.50		8.40	9.00	-
6 Liquidity:							
6.1 Interest expense / average earning assets	0.07	0.11	0.09	0.14	0.09	0.15	0.10
6.2 Net interest income / average earning assets	1.19	1.12	1.17	1.02	1.35	0.87	1.15
6.3 Liquid assets / gross assets	36.24	50.56	49.47	46.16	47.16	59.76	44.93
6.4 Liquid assets / total demand and time liabilities	43.32	59.99	54.30	54.46	55.51	69.34	52.80
6.5 Deposits / Loans	226.78	242.60	226.80	175.63	198.88	272.88	214.88
6.6 Deposits / Loans and investments	106.85	117.01	128.08	112.96	108.48	108.70	112.65
6.7 Deposits / gross assets	86.74	85.47	85.53	85.64	84.04	83.14	85.67