FINANCIAL INDICATORS

COMMERCIAL BANKS

For January - June 2026 (Cumulative)

		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	1.05	0.98	0.90	2.19	0.86	0.49	1.20
5.2	Return on equity	10.98	9.35	6.38	22.89	7.23	4.25	11.25
5.3	Net interest income / operating income	68.14	63.67	45.37	72.63	79.02	65.89	66.00
5.4	Non-interest income / operating income	27.31	29.81	51.32	20.53	15.95	21.84	28.52
5.5	Operating expenses / operating income	39.15	41.70	55.55	31.89	42.72	42.75	40.90
5.6	Foreign exchange gains / operating income	13.44	12.11	37.95	15.59	5.20	15.27	16.37
5.7	Interest expense / interest income	6.26	9.29	6.80	8.60	5.98	15.69	7.67
5.8	Non-interest income / operating expenses	69.77	71.49	92.38	64.38	37.34	51.09	69.73
5.9	Personnel expenses / operating expenses	40.15	45.71	17.25	30.52	28.03	24.59	33.52
5.1	Earning assets / average total assets	83.49	75.90	66.19	81.53	82.68	78.02	79.07
5.11	Non-interest expenses / operating income	34.60	35.18	52.24	25.06	37.69	30.49	35.42
5.12	Personnel expenses / non-interest expenses	45.43	54.18	18.35	38.85	31.76	34.48	38.70
5.13	Net operating income / average total assets	1.69	1.52	1.51	2.19	1.46	1.13	1.68
5.14	Operating expenses / average total assets	1.09	1.09	1.89	1.03	1.09	0.84	1.17
5.15	Interest rate spread	7.56	7.02	7.50		8.40	9.00	-
6	**Liquidity:**							
6.1	Interest expense / average earning assets	0.16	0.23	0.17	0.29	0.17	0.32	0.21
6.2	Net interest income / average earning assets	2.35	2.26	2.33	3.11	2.61	1.74	2.49
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	Deposit / 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