



2026 Quarterly Banking League Tables

Second Quarter (Q2) results (unaudited)

September 2026



Abbreviation

Banks covered	
Terms	Definition
ABG	Access Bank (Ghana) Plc
ABSA	Absa Bank Ghana Limited
ADB	Agricultural Development Bank Limited
BOA	Bank of Africa Ghana Limited
CAL	CalBank PLC
CBG	Consolidated Bank Ghana Limited
EBG	Ecobank Ghana Limited
FABL	First Atlantic Bank Limited
FBL	Fidelity Bank (Ghana) Limited
FBN	FBNBank Ghana Limited
FNB	First National Bank (Ghana) Limited
GCB	GCB Bank Limited
GTB	Guaranty Trust Bank (Ghana) Limited
NIB	National Investment Bank Limited
OBL	OmniBSIC Bank Ghana Limited
PBL	Prudential Bank Limited
RBL	Republic Bank (Ghana) PLC
SBG	Stanbic Bank Ghana Limited
SCB	Standard Chartered Bank (Ghana) Limited
SG-GH	Société Générale (Ghana) Limited
UBA	United Bank for Africa (Ghana) Limited
UMB	Universal Merchant Bank Limited
ZBL	Zenith Bank Ghana Limited

Financial and banking terms	
Terms	Definition
CAR	Capital Adequacy Ratio
CIR	Cost-to-Income Ratio
LDR	Loan-to-Deposit Ratio
NII	Net Interest Income
NPL	Non-Performing Loan
PAT	Profit After Tax
PBT	Profit Before Tax
ROA / RoA	Return on Assets
ROE / RoE	Return on Equity

Economic terms and others	
Terms	Definition
BoG	Bank of Ghana
GDP	Gross Domestic Product
GoG	Government of Ghana
GRR	Ghana Reference Rate
GHS	Ghana cedi
ICT	Information and Communication Technology
MPR	Monetary Policy Rate
T-bills	Treasury bills
FY	Financial year
q-o-q (QoQ)	Quarter-on-quarter
y-o-y (YoY)	Year-on-year

Foreword

The Q2-2026 edition of our Quarterly Banking League Table is published against the backdrop of a markedly improved operating environment. Declining inflation, a steadier Ghana cedi, and sustained monetary policy easing by the Bank of Ghana-reflected in lower treasury bill yields and lending rates-point to a firmer economic recovery. As we argued in our [2026 Ghana Banking Survey report \(GBS\)-When Rate Recede](#), this same easing also compresses the interest margins that have long anchored bank earnings, ushering in a new operating reality.

Based on the unaudited Q2FY26 results, the industry recorded growth in total assets and deposits on both a y-o-y and q-o-q basis. Profitability strengthened q-o-q but contracted relative to Q2FY25. GCB maintained market leadership across key balance sheet and earnings metrics in Q2FY26, including deposits, loans, total assets, operating assets, operating income and PBT, while EBG led in shareholders' funds and equity.

Revenue diversification strengthened in Q2FY26, with fee and commission income rising to 16.8% of total revenue from 16.4% in Q1FY26 and 14.3% in Q2FY25. Non-interest income contribution also improved to 36.4% from 35.8% and 32.9%, respectively.

However, the PBT margin held steady from 49.9% in Q1FY26 to 49.2% in Q2FY26 and PAT margin also held steady from

33.1% to 33.0% in the same period. ROE and ROA improved, reflecting stronger earnings efficiency.

The industry Loan-to-Deposit Ratio (LDR) increased to 27.9% from 25.7% in Q1FY26 and 14.5% in Q2FY25. Signalling a strong recovery in credit growth. Investment in government securities declined to 37.5% from 38.8% in the prior quarter. Asset quality improved, as the average gross NPL ratio across the 22 banks reduced to 18.8% in Q2FY26 from 20.6% in Q1FY26 and 20.5% in Q2FY25. Capital adequacy softened in Q2FY26, with the industry average CAR easing to 23.3% from 24.7% in the previous quarter but remaining materially above the 17.2% reported in Q2FY25.

These shifts-rising fee income, a pivot from securities to loans, and gently narrowing margins-are early evidence of the structural transition we highlighted in our 2026 GBS. With c.70% of industry income still tied to Net Interest Income (NII), and a stricter credit regime limiting the old volume-led defence, loan growth alone is unlikely to offset margin pressure over time. This is far from a banking-only issue: 48% of Ghana's CEOs, as captured in the [PwC 29th Global CEO Survey](#), doubted they were transforming quickly enough to keep their businesses viable over the coming decade. The more lasting question is how rapidly banks can rebuild their models in a lower-rate setting. PwC's seven banking archetypes provide a helpful framework for this reinvention, showing banks how to reduce dependence on interest income, develop differentiated capabilities, and unlock enduring value.



Kingsford Arthur
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Important notice

This report has been prepared by PricewaterhouseCoopers (Ghana) LTD. (“PwC Ghana”) with the primary objective being to avail analysis of the quarterly unaudited financial results published by the banks in a format that makes for easy digestion and use by various actors in the banking industry, including banking executives, investors, regulators, students, and the media. We trust that this report would be of particular value to banks’ CFOs and heads of strategy who are interested in how their banks are performing relative to their chosen peers and against the industry average.

This report must not be considered as an advisory in any form, and must not be construed as confirming or affirming the accuracy of the reported performance of any bank that is included in the analysis contained in this report. Any person - corporatised or otherwise - that seeks to take a financial, investment or other commercial decision that involves or concerns any of the banks included in the analysis contained in this report must seek appropriate professional advice. PwC Ghana does not accept any liability for any losses incurred by any person that executes a financial, investment or other commercial transaction using the information contained in this report as a basis for decisions related to such transactions.

The analysis is based on the summary of financial results (unaudited) published by 22 of the 23 banks that operate in the industry. We were unable to obtain the quarterly financial results of Prudential Bank Limited (PBL). The financial results published by the banks are for the third quarter (July - September of 2026).

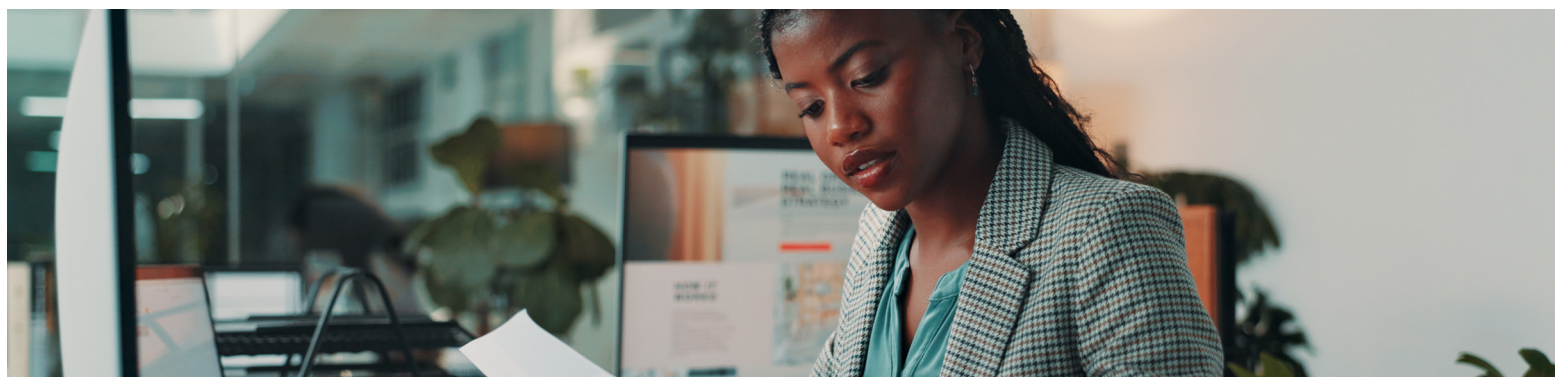


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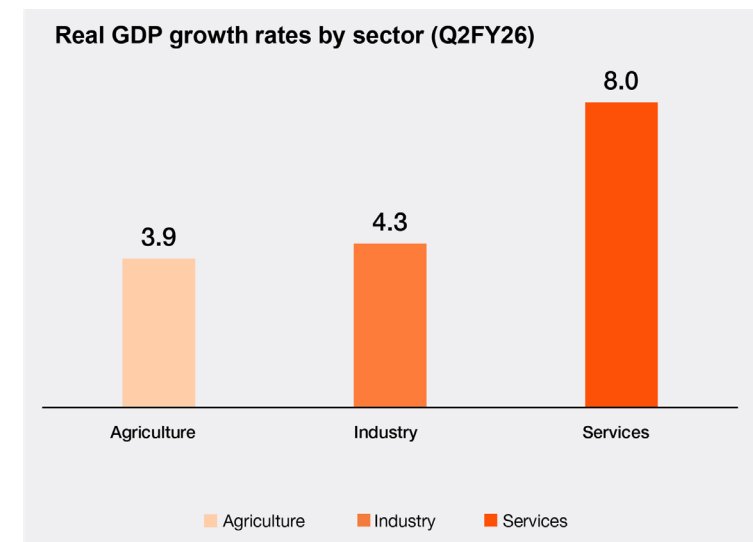
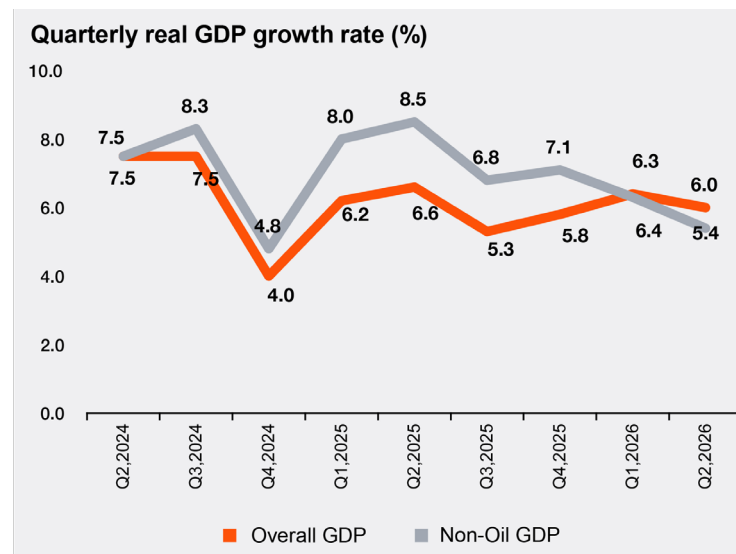
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Our leadership and contacts

Real GDP expanded by 6.0% year-on-year (YoY) in the second quarter of 2026

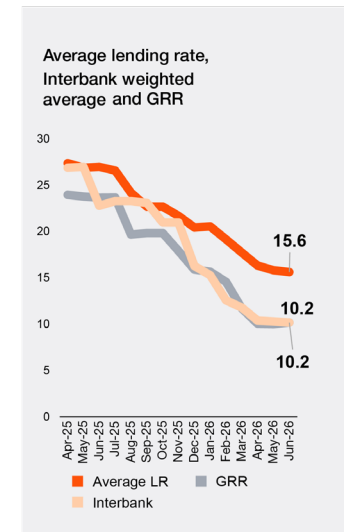
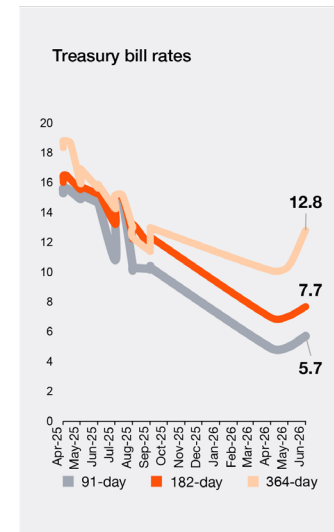
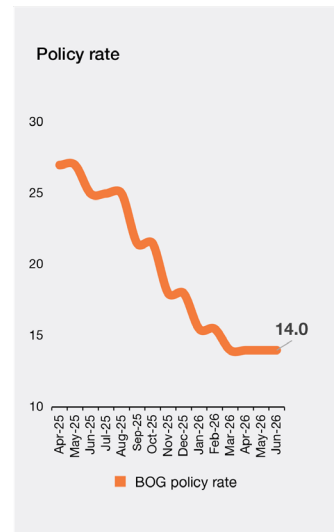
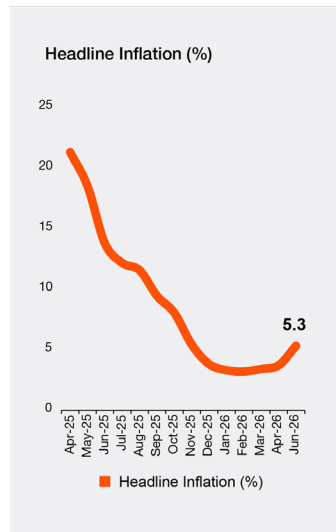
Ghana's economy grew by 6.0% y-o-y in the second quarter of 2026. Services remained the primary growth engine, expanding by 8.0%, heavily propelled by a massive 30.9% surge in the Information and Communication Technology (ICT) sector, which contributed 41.5% to overall growth. Real non-oil GDP growth stood at 5.4% y-o-y in Q2FY26. External risks, including the Strait of Hormuz blockade, could still threaten the outlook.



Source: Ghana Statistical Services (GSS)

After falling through H1 2026, money market rates have started to reverse course

Inflation remained below the Government's target range, despite rising from 3.4% in April to 5.3% in June. Supported by the improving inflation outlook, the BoG reduced its MPR from 15.5% to 14.0% in June 2026. This contributed to lower T-bills, lending rates and a GRR of 10.2% by June, creating more accommodative financing conditions and supporting credit growth.



Source: Bank of Ghana database, PwC analysis

Industry assets, deposits and PBT grew Q-o-Q, but PBT contracted Y-o-Y

The industry recorded strong growth in Q2FY26, with total assets and deposits increasing by 5.4% and 5.1% relative to Q1FY26, respectively. While profit before tax nearly doubled, rising by 99% q-o-q. On a y-o-y basis, asset and deposit growth remained positive, although profitability contracted. GCB took top position across all key performance indicators



Quartile or tier analysis

- In Q2FY26, the banking industry delivered strong q-o-q growth, with total assets and deposits each increasing by c.5% over Q1FY26, while PBT surged by 99%. On a y-o-y basis, industry momentum remained robust, as total assets and deposits grew by c.30% and c.32%, respectively; however, PBT declined marginally by c.3% compared to Q2FY25.
- Across the asset growth metrics, Tier 1 banks in Q2FY26 (GCB, EBG, SBG, ABSA, ZBL and FBL) continued to dominate, collectively accounting for over c.51% of industry assets. SBG was the only Tier 1 bank to record a q-o-q contraction. In terms of profitability, Tier 1 banks occupied the top six positions and contributed c.66% of industry PBT. Deposit market share remained similarly concentrated among Tier 1 banks, although GTB displaced FBL to enter the top six, with FBL falling to eighth place.
- Tier 4 banks (FNB, FBN, SG-GH, UBA, RBL and BOA) continued to rank at the lower end of the deposit table in Q2FY26, although the group recorded notable improvements relative to prior periods.
- Among all banks, UMB delivered the strongest y-o-y growth, leading the industry in deposits, assets and PBT. All banks reported positive PBT growth in Q2FY26, underscoring the broad-based improvement in profitability across the sector.



Market share analysis

- In Q2FY26, total deposits mobilised by the industry improved by c.5%, while the industry's total assets also increased by c.5% relative to Q1FY26. The top ten banks controlled more than two-thirds of assets, profits and deposits, posing concentration risk.
- In Q2FY26, GCB dominated the industry across most market share metrics. The bank led in six of the seven categories: deposits, advances, total assets, operating assets, PBT and operating income, while EBG ranked first in shareholders' funds. On a q-o-q basis, GCB recorded improvements across all seven metrics, while EBG experienced contractions in PBT and shareholders' funds.
- By the end of Q2FY26, Tier 1 banks (GCB, EBG, SBG, ABSA, ZBL and FBL) dominated most performance metrics, accounting for six of the top positions. However, this dominance was not uniform across all metrics. In PBT, GTB broke into the top six rankings, displacing FBL and reducing Tier 1 representation from six banks to five.
- On a q-o-q basis, OBL achieved the fastest growth in market share across deposits and operating assets.



Profitability remained resilient amid tighter liquidity conditions

Industry profitability remained resilient in Q2FY26. Although the PBT margin moderated slightly to 49.2% from 49.9% in Q1FY26 and the PAT margin held steady at 33.0% compared with 33.1% in Q1FY26. ROA held steady at 33.0% in Q2FY26 against 33.1% in Q1FY26, with ROE strengthening to 11.4% from 5.7%. Liquidity conditions, tightened as banks increased lending activity, with the industry LDR rising while government securities holdings declined to 37.5% from 38.8% in Q1FY26.



Profitability and operational efficiency analysis

- Industry PBT margin moderated slightly to 49.2% in Q2FY26, from 49.9% in Q1FY26 and 52.4% in Q2FY25.
- GTB reaffirmed its position as the industry's most cost-efficient bank in Q2FY26. The bank reported a cost-to-income ratio (CIR) of c.26%, compared to peers whose CIRs exceeded 30%, although it recorded a contraction compared to the prior quarter and year. GTB also led the industry in PBT margin in Q2FY26.
- At the industry level, the Q2FY26 net spread increased from 1.6% in Q1FY26 to 3.0%, while the net operating margin rose from 2.5% to 4.7%. Net interest margin, however, declined slightly from 2.9% to 2.8%. Société Générale Ghana delivered the strongest net spread (4.4%) and net interest margin (4.0%).
- Similarly, ABG dominated the non-interest income category in Q2FY26, Q1FY26 and Q2FY25. The bank topped the league table across all three non-interest income metrics, despite recording q-o-q and y-o-y contractions.





Liquidity analysis

- Industry liquidity indicators generally tightened in Q2FY26 relative to Q1FY26.
- Société Générale Ghana reported the highest LDR in Q2FY26 at 67.9%, up from 62.7% in the prior quarter, which was also the industry's highest. SG-GH consistently led the LDR rankings throughout FY25, underscoring aggressive lending posture.
- At the aggregate level, the industry's LDR improved by c.15% y-o-y from Q2FY25 and by c.7% q-o-q, reflecting the industry's renewed appetite for credit creation.
- OBL continued to maintain the conservative liquidity stance. As observed in Q2FY25, the bank had the highest liquid funds/total assets ratio in Q2FY26, this being 88.5%.
- CBG maintained the largest proportion of assets invested in government securities. However, amid the declining interest rate environment, the industry's allocation to government securities as a percentage of total assets fell to 37.5% in Q2FY26, from 38.8% in Q1FY26 and 38.3% in Q2FY25.
- On a q-o-q basis, only CBG, OBL, FBL, SBG, FBN, ABSA and RBL increased their holdings of government securities, while all other banks reduced their allocations and shifted towards alternative asset classes.



Industry CAR declines, but NPL ratio improves in Q2FY26

The industry's capital adequacy ratio (CAR) declined in Q2FY26 compared to Q1FY26. Indeed, only five of the banks covered in this report recorded increases in their Q2FY26 CARs compared to prior quarter. Average gross NPL ratio for the industry was also reported to have declined in Q2FY26 relative to Q1FY26.



Capital structure and solvency analysis

- The industry's average CAR declined in Q2FY26 compared to prior quarter but performed better compared to Q2FY25. Asset quality improved, with the average gross NPL ratio declining to c.19% in Q2FY25 from 20.6% in the previous quarter and 20.5% in Q2FY25.
- Analysis of banks' unaudited quarterly financial statements in Q2FY26 indicates that five institutions (SCB, ADB, OBL, CAL, UMB) reported higher CARs relative to the prior quarter. Capitalisation remains a relative strength for the industry. Industry CAR declined to 23.3% from 24.7% in Q1FY26 but remains significantly above the 17.2% recorded in Q2FY25, underscoring the progress made in rebuilding capital positions over the last year. NIB (48.1%)¹, FBN (37.9%), SCB (32.0%) and GTB (30.6%) remain the most strongly capitalised institutions.
- The banking industry's net loans and advances-to-equity ratio rose to 1.72x in Q2FY26, up from 1.53x in Q1FY26 and 1.47x in Q2FY25, signalling stronger credit expansion and an uptick in risk exposure.
- The industry's Tier 1 Capital to total risk weighted asset slipped to 17.5% in Q2FY26 from 18.1% in Q1FY26 and 18.0% in Q2FY25.

¹ The National Investment Bank (NIB) has been fully recapitalised by Government of Ghana (GoG) as of mid-2026, securing GHS1.97bn in total restructuring and recapitalisation funds. This intervention brought the bank's Capital Adequacy Ratio into regulatory compliance at positive 48.1%, reversing years of persistent solvency risks. Source: The Business and Financial Times.

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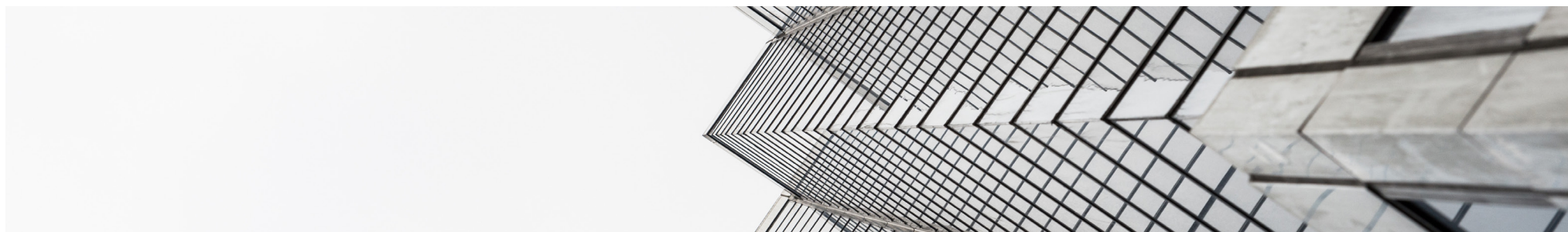
Highlights of banks' Q2FY26 performance



Highest and lowest ranked banks for Q2, 2026

Variable	Max. value	Bank	Change over prior Quarter	Min. value	Bank	Change over prior Quarter	Max.-min. gap
Ratio category: Quartile or tier analysis							
Total Assets [in millions of Ghana cedis]	67,429.3	GCB	12.4%	4,604.7	BOA	11.1%	62,824.6
Total Deposits [in millions of Ghana cedis]	51,488.3	GCB	15.5%	3,008.5	BOA	10.7%	48,479.8
Profit before tax [in millions of Ghana cedis]	1,904.7	GCB	111.0%	31.8	FBN	152.8%	1,872.9
Ratio category: Market share							
Share of industry deposits	13.4%	GCB	10.0%	0.8%	BOA	5.4%	12.6%
Share of industry advances	20.0%	GCB	4.5%	0.7%	FBN	(5.6%)	19.3%
Share of industry total assets	13.5%	GCB	6.6%	0.9%	BOA	5.4%	12.6%
Share of industry operating assets	14.1%	GCB	9.7%	1.0%	BOA	6.1%	13.2%
Share of industry total operating income	17.4%	GCB	3.1%	1.1%	FBN	2.8%	16.3%
Share of industry profit before taxes	18.0%	GCB	6.1%	0.3%	FBN	27.1%	17.7%
Share of industry shareholder funds/ equity	12.1%	EBG	(0.7%)	1.4%	UMB	5.2%	10.7%
Ratio category: Profitability and operating efficiency							
Profit before tax margin	91.6%	GTB	21.9%	9.1%	CBG	365.9%	82.5%
Profit after tax margin	60.0%	ZBL	1.2%	7.2%	CBG	201.0%	52.8%
Return on assets (RoA)	2.5%	GTB	127.9%	0.3%	CBG	563.5%	2.2%
Return on equity (RoE)	20.9%	GTB	157.9%	1.9%	FBN	149.9%	19.0%
Net spread	4.4%	SG-GH	86.2%	1.4%	OBL	59.5%	2.9%
Net operating (or intermediation) margin	6.8%	SCB	109.3%	2.7%	OBL	77.2%	4.0%
Net interest margin	4.0%	SG-GH	(5.3%)	1.6%	OBL	(8.5%)	2.5%
Non-interest operating revenue/ average assets	2.4%	CAL	9.4%	0.7%	NIB	16.8%	1.7%
Total operating income/ total assets	5.9%	GCB	(2.2%)	2.8%	FABL	(4.9%)	3.0%
Cost income ratio	25.5%	GTB	(4.4%)	93.2%	CBG	4.9%	(67.7%)

Variable	Max. value	Bank	Change over prior Quarter	Min. value	Bank	Change over prior Quarter	Max.-min. gap
Non interest revenue to total revenue	57.9%	ABG	(6.4%)	20.6%	SG-GH	11.8%	37.4%
Fees and commission income to total revenue	31.7%	ABG	(15.8%)	10.2%	SG-GH	13.6%	21.5%
Ratio category: Liquidity							
Liquid funds/ total deposits	119.2%	UBA	13.0%	68.3%	ZBL	(9.2%)	50.9%
Liquid funds/ total assets	88.5%	OBL	4.5%	48.0%	SG-GH	(5.6%)	40.5%
Liquid funds/ total interest bearing liabilities	104.5%	FBN	(1.5%)	59.7%	UMB	(24.1%)	44.8%
Loan-to-deposit ratio (LDR)	67.9%	SG-GH	8.2%	7.7%	NIB	10.3%	60.2%
Investment in government securities to total assets	74.9%	CBG	4.3%	14.8%	SG-GH	(39.9%)	60.1%
Ratio category: Capital structure and solvency							
Total assets/ equity	4.3	SG-GH	7.2%	19.7	UMB	6.8%	-15.4
Net loans and advances/ equity	0.6	NIB	23.0%	3.1	GCB	11.1%	-2.5
Gross non-performing loan (NPL) ratio (%)	1.7%	UBA	(22.7%)	67.8%	ADB	(2.9%)	(66.1%)
Capital adequacy ratio (%)	48.1%	NIB	(5.4%)	13.0%	UMB	6.9%	35.1%
Tier 1 capital to total risk weighted assets	33.6%	FBN	(21.5%)	(23.6%)	NIB	1.5%	57.2%
Risk weighted asset density [Risk weighted assets to total assets]	82.6%	CBG	4.3%	31.0%	FABL	(20.2%)	51.6%



Highest and lowest ranked banks | Size

	Highest ranked bank on the metric	Change over prior quarter	Lowest ranked bank on the metric	Change over prior quarter	Gap between highest and lowest ranks
Total Assets [in billions of Ghana Cedis]	GCB		BOA		
	67.43	12.4%	4.60	11.1%	62.82
Total Deposits [in billions of Ghana Cedis]	GCB		BOA		
	51.49	15.5%	3.01	10.7%	48.48
Profits before Tax [in billions of Ghana Cedis]	GCB		FBN		
	1.90	111.0%	0.03	152.8%	1.87

Highest and lowest ranked banks | Market share

	Highest ranked bank on the metric	Change over prior quarter	Lowest ranked bank on the metric	Change over prior quarter	Gap between highest and lowest ranks
Share of industry deposits	GCB		BOA		
	13.4%	10.0%	0.8%	5.4%	12.6%
Share of industry advances	GCB		FBN		
	20.0%	4.5%	0.7%	(5.6%)	19.3%
Share of industry total assets	GCB		BOA		
	13.5%	6.6%	0.9%	5.4%	12.6%
Share of industry operating assets	GCB		BOA		
	14.1%	9.7%	1.0%	6.1%	13.2%
Share of industry total operating income	GCB		FBN		
	17.4%	3.1%	1.1%	2.8%	16.3%
Share of industry profit before taxes	GCB		FBN		
	18.0%	6.1%	0.3%	27.1%	17.7%
Share of industry shareholder funds/equity	EBG		UMB		
	12.1%	(0.7%)	1.4%	5.2%	10.7%

Highest and lowest ranked banks | Profitability and operational efficiency

	Highest ranked bank on the metric	Change over prior quarter	Lowest ranked bank on the metric	Change over prior quarter	Gap between highest and lowest ranks
Profit before tax margin	GTB		CBG		
	91.6%	21.9%	9.1%	365.9%	82.5%
Profit after tax margin	ZBL		CBG		
	60.0%	1.2%	7.2%	201.0%	52.8%
Return on assets (RoA)	GTB		CBG		
	2.5%	127.9%	0.3%	563.5%	2.2%
Return on equity (RoE)	GTB		FBN		
	20.9%	157.9%	1.9%	149.9%	19.0%
Net spread	SG-GH		OBL		
	4.4%	86.2%	1.4%	59.5%	2.9%
Net operating (or intermediation) margin	SCB		OBL		
	6.8%	109.3%	2.7%	77.2%	4.0%
Net interest margin	SG-GH		OBL		
	4.0%	(5.3%)	1.6%	(8.5%)	2.5%
Non-interest operating revenue/ average assets	CAL		NIB		
	2.4%	9.4%	0.7%	16.8%	1.7%
Total operating income/ total assets	GCB		FABL		
	5.9%	(2.2%)	2.8%	(4.9%)	3.0%
Cost income ratio	GTB		CBG		
	25.5%	(4.4%)	93.2%	4.9%	(67.7%)
Non interest revenue to total revenue	ABG		SG-GH		
	57.9%	(6.4%)	20.6%	11.8%	37.4%
Fees and commission income to total revenue	ABG		SG-GH		
	31.7%	(15.8%)	10.2%	13.6%	21.5%

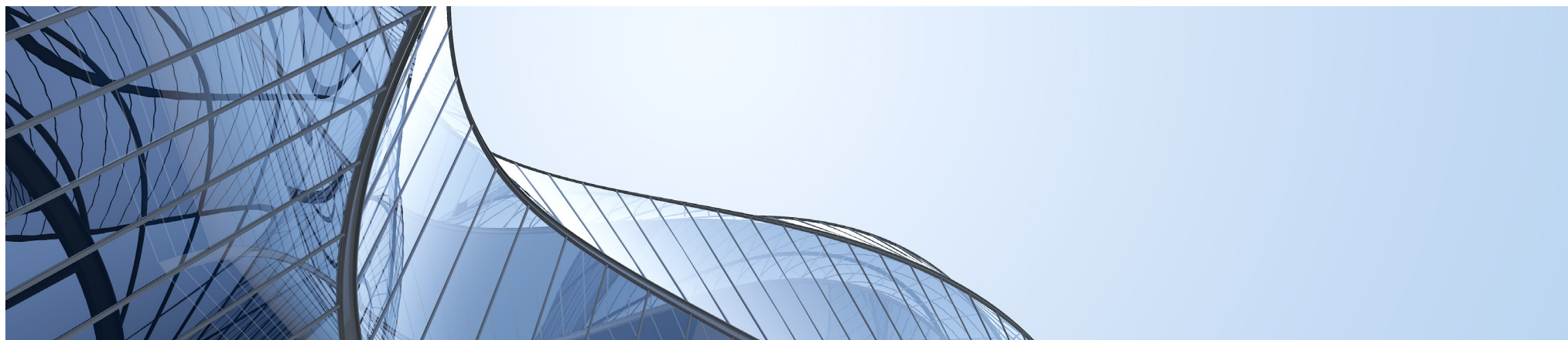
Highest and lowest ranked banks | Liquidity

	Highest ranked bank on the metric	Change over prior quarter	Lowest ranked bank on the metric	Change over prior quarter	Gap between highest and lowest ranks
Liquid funds/ total deposits	UBA		ZBL		
	119.2%	13.0%	68.3%	(9.2%)	50.9%
Liquid funds/ total assets	OBL		SG-GH		
	88.5%	4.5%	48.0%	(5.6%)	40.5%
Liquid funds/ total interest bearing liabilities	FBN		UMB		
	104.5%	(1.5%)	59.7%	(24.1%)	44.8%
Loan-to-deposit ratio (LDR)	SG-GH		NIB		
	67.9%	8.2%	7.7%	10.3%	60.2%
Investment in government securities to total assets	CBG		SG-GH		
	74.9%	4.3%	14.8%	(39.9%)	60.1%



Highest and lowest ranked banks | Capital structure and solvency

	Highest ranked bank on the metric	Change over prior quarter	Lowest ranked bank on the metric	Change over prior quarter	Gap between highest and lowest ranks
Total assets/ equity	SG-GH		UMB		
	4.3	7.2%	19.7	6.8%	(15.4)
Net loans and advances/ equity	NIB		GCB		
	0.6	23.0%	3.1	11.1%	(2.5)
Gross non-performing loan (NPL) ratio (%)	UBA		ADB		
	1.7%	(22.7%)	67.8%	(2.9%)	(66.1%)
Capital adequacy ratio (%)	NIB		UMB		
	48.1%	(5.4%)	13.0%	6.9%	35.1%
Tier 1 capital to total risk weighted assets	FBN		NIB		
	33.6%	(21.5%)	(23.6%)	1.5%	57.2%
Risk weighted asset density [Risk weighted assets to total assets]	CBG		FABL		
	82.6%	4.3%	31.0%	(20.2%)	51.6%



02

Detailed rankings of banks' Q2FY26 performance



Ratio category: Market size

Total assets [in millions of Ghana cedis][illegible]

Total deposits [in millions of Ghana cedis]

	Current year		Prior year	Performance				Quartile/ Tier Information			Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Quartile/ Tier (Current quarter)	Quartile/ Tier (Prior quarter)	Quartile/ Tier (corresponding quarter, prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior year)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	51,488.3	44,560.7	34,583.3	15.5%	48.9%	▲	▲	1	1	1	1	1	1	0	0
EBG	43,610.5	41,063.9	33,216.2	6.2%	31.3%	▲	▲	1	1	1	2	2	2	0	0
SBG	29,907.7	31,924.1	23,135.2	(6.3%)	29.3%	▼	▲	1	1	1	3	3	3	0	0
ZBL	24,436.7	23,650.1	18,001.8	3.3%	35.7%	▲	▲	1	1	1	4	4	4	0	0
ABSA	22,636.2	21,521.3	16,474.4	5.2%	37.4%	▲	▲	1	1	1	5	5	6	0	1
GTB	22,284.4	20,750.2	13,965.4	7.4%	59.6%	▲	▲	1	1	2	6	6	9	0	3
OBL	21,786.9	17,559.3	15,282.8	24.1%	42.6%	▲	▲	2	2	2	7	8	7	1	0
FBL	19,982.3	20,748.8	16,665.3	(3.7%)	19.9%	▼	▲	2	2	1	8	7	5	(1)	(3)
FABL	16,980.8	15,660.7	12,439.3	8.4%	36.5%	▲	▲	2	2	2	9	10	10	1	1
CBG	16,134.4	15,985.7	12,275.0	0.9%	31.4%	▲	▲	2	2	2	10	9	11	(1)	1
ADB	14,861.1	14,967.2	12,030.2	(0.7%)	23.5%	▼	▲	2	3	3	11	12	12	1	1
ABG	14,379.0	15,462.0	14,156.5	(7.0%)	1.6%	▼	▲	3	2	2	12	11	8	(1)	(4)
NIB	12,916.3	11,155.2	7,332.2	15.8%	76.2%	▲	▲	3	3	3	13	14	16	1	3
SCB	12,253.0	13,398.4	10,980.3	(8.5%)	11.6%	▼	▲	3	3	3	14	13	13	(1)	(1)
UMB	11,537.5	10,622.6	6,330.3	8.6%	82.3%	▲	▲	3	3	4	15	15	17	0	2
CAL	10,911.9	10,422.3	8,382.9	4.7%	30.2%	▲	▲	3	3	3	16	16	15	0	(1)
UBA	9,218.5	8,270.6	9,379.4	11.5%	(1.7%)	▲	▼	4	4	3	17	18	14	1	(3)
RBL	8,177.7	8,435.1	6,034.1	(3.1%)	35.5%	▼	▲	4	4	4	18	17	18	(1)	0
SG-GH	6,844.9	6,668.4	5,720.6	2.6%	19.7%	▲	▲	4	4	4	19	19	19	0	0
FNB	5,758.5	5,554.7	3,595.8	3.7%	60.1%	▲	▲	4	4	4	20	20	21	0	1
FBN	4,941.8	4,425.9	4,031.6	11.7%	22.6%	▲	▲	4	4	4	21	21	20	0	(1)
BOA	3,008.5	2,716.7	2,379.0	10.7%	26.5%	▲	▲	4	4	4	22	22	22	0	0
PBL	0.0	0.0	5,511.3	0.0%	(100.0%)	—	▼	4	4	4	0	0	0	0	0
Industry	384,056.8	365,523.8	291,902.8	5.1%	31.6%	▲	▲								

Profit before tax [in millions of Ghana cedis]

Bank	Current year		Prior year	Performance				Quartile/ Tier Information			Standings/ rankings/ industry position			Movements (gains/ losses)	
	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Quartile/ Tier (Current quarter)	Quartile/ Tier (Prior quarter)	Quartile/ Tier (corresponding quarter, prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior year)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	1,904.7	902.5	1,306.7	111.0%	45.8%	▲	▲	1	1	1	1	1	2	0	1
EBG	1,332.2	695.9	1,146.3	91.4%	16.2%	▲	▲	1	1	1	2	2	4	0	2
ABSA	1,038.3	587.0	1,428.2	76.9%	(27.3%)	▲	▼	1	1	1	3	3	1	0	(2)
GTB	991.6	413.0	773.4	140.1%	28.2%	▲	▲	1	1	1	4	6	5	2	1
ZBL	880.3	437.7	721.6	101.1%	22.0%	▲	▲	1	1	2	5	5	7	0	2
SBG	824.2	518.5	1,263.2	58.9%	(34.8%)	▲	▼	1	1	1	6	4	3	(2)	(3)
FBL	504.6	258.9	735.0	94.9%	(31.3%)	▲	▼	2	2	1	7	7	6	0	(1)
ABG	422.2	175.3	468.2	140.8%	(9.8%)	▲	▼	2	2	2	8	9	8	1	0
SCB	415.2	255.6	441.6	62.5%	(6.0%)	▲	▼	2	2	2	9	8	9	(1)	0
CAL	353.6	157.0	283.2	125.3%	24.9%	▲	▲	2	2	3	10	10	13	0	3
ADB	294.5	156.1	370.4	88.6%	(20.5%)	▲	▼	2	2	2	11	11	11	0	0
OBL	273.2	110.3	370.0	147.8%	(26.2%)	▲	▼	3	3	3	12	15	12	3	0
FABL	242.2	144.7	216.9	67.4%	11.7%	▲	▲	3	3	3	13	12	15	(1)	2
UBA	238.1	112.9	282.8	110.9%	(15.8%)	▲	▼	3	3	3	14	14	14	0	0
SG-GH	198.4	78.3	377.9	153.3%	(47.5%)	▲	▼	3	3	2	15	16	10	1	(5)
UMB	195.1	124.8	99.0	56.3%	97.1%	▲	▲	3	3	4	16	13	19	(3)	3
RBL	118.8	53.2	175.0	123.2%	(32.1%)	▲	▼	4	4	3	17	17	16	0	(1)
NIB	104.8	38.4	74.4	173.2%	40.8%	▲	▲	4	4	4	18	19	20	1	2
CBG	75.0	7.4	100.2	912.2%	(25.1%)	▲	▼	4	4	4	19	22	18	3	(1)
BOA	74.2	38.5	121.5	92.9%	(38.9%)	▲	▼	4	4	4	20	18	17	(2)	(3)
FNB	59.7	35.0	47.1	70.6%	26.8%	▲	▲	4	4	4	21	20	21	(1)	0
FBN	31.8	12.6	32.4	152.8%	(1.9%)	▲	▼	4	4	4	22	21	22	(1)	0
PBL	0.0	0.0	103.8	0.0%	(100.0%)	—	▼	4	4	4	0	0	0	0	0
Industry	10,572.8	5,313.7	10,938.8	99.0%	(3.3%)	▲	▼								

Ratio category: Market share

Share of industry deposits

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	13.4%	12.2%	11.8%	10.0%	13.2%	▲	▲	1	1	1	0	0
EBG	11.4%	11.2%	11.4%	1.1%	(0.2%)	▲	▼	2	2	2	0	0
SBG	7.8%	8.7%	7.9%	(10.8%)	(1.7%)	▼	▼	3	3	3	0	0
ZBL	6.4%	6.5%	6.2%	(1.7%)	3.2%	▼	▲	4	4	4	0	0
ABSA	5.9%	5.9%	5.6%	0.1%	4.4%	▲	▲	5	5	6	0	1
GTB	5.8%	5.7%	4.8%	2.2%	21.3%	▲	▲	6	6	9	0	3
OBL	5.7%	4.8%	5.2%	18.1%	8.4%	▲	▲	7	8	7	1	0
FBL	5.2%	5.7%	5.7%	(8.3%)	(8.9%)	▼	▼	8	7	5	(1)	(3)
FABL	4.4%	4.3%	4.3%	3.2%	3.8%	▲	▲	9	10	10	1	1
CBG	4.2%	4.4%	4.2%	(3.9%)	(0.1%)	▼	▼	10	9	11	(1)	1
ADB	3.9%	4.1%	4.1%	(5.5%)	(6.1%)	▼	▼	11	12	12	1	1
ABG	3.7%	4.2%	4.8%	(11.5%)	(22.8%)	▼	▼	12	11	8	(1)	(4)
NIB	3.4%	3.1%	2.5%	10.2%	33.9%	▲	▲	13	14	16	1	3
SCB	3.2%	3.7%	3.8%	(13.0%)	(15.2%)	▼	▼	14	13	13	(1)	(1)
UMB	3.0%	2.9%	2.2%	3.4%	38.5%	▲	▲	15	15	17	0	2
CAL	2.8%	2.9%	2.9%	(0.4%)	(1.1%)	▼	▼	16	16	15	0	(1)
UBA	2.4%	2.3%	3.2%	6.1%	(25.3%)	▲	▼	17	18	14	1	(3)
RBL	2.1%	2.3%	2.1%	(7.7%)	3.0%	▼	▲	18	17	18	(1)	0
SG-GH	1.8%	1.8%	2.0%	(2.3%)	(9.1%)	▼	▼	19	19	19	0	0
FNB	1.5%	1.5%	1.2%	(1.3%)	21.7%	▼	▲	20	20	21	0	1
FBN	1.3%	1.2%	1.4%	6.3%	(6.8%)	▲	▼	21	21	20	0	(1)
BOA	0.8%	0.7%	0.8%	5.4%	(3.9%)	▲	▼	22	22	22	0	0
PBL	0.0%	0.0%	1.9%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Share of industry advances

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	20.0%	19.2%	14.7%	4.5%	36.3%	▲	▲	1	1	1	0	0
EBG	12.7%	13.8%	13.5%	(7.8%)	(5.9%)	▼	▼	2	2	2	0	0
ABSA	10.4%	10.1%	10.6%	3.1%	(1.8%)	▲	▼	3	3	3	0	0
ZBL	8.2%	8.1%	5.8%	0.6%	39.5%	▲	▲	4	4	5	0	1
SBG	7.8%	7.7%	8.8%	1.4%	(11.9%)	▲	▼	5	5	4	0	(1)
FBL	5.2%	5.0%	4.8%	3.9%	8.4%	▲	▲	6	7	8	1	2
GTB	5.1%	5.7%	5.3%	(11.9%)	(4.7%)	▼	▼	7	6	7	(1)	0
ABG	4.6%	4.9%	4.5%	(5.3%)	3.3%	▼	▲	8	8	9	0	1
SG-GH	4.3%	4.4%	5.4%	(1.5%)	(19.1%)	▼	▼	9	9	6	0	(3)
RBL	3.6%	3.8%	4.1%	(6.9%)	(12.7%)	▼	▼	10	10	10	0	0
FABL	2.3%	1.8%	2.0%	29.3%	15.4%	▲	▲	11	14	14	3	3
SCB	2.2%	1.9%	2.8%	13.1%	(22.3%)	▲	▼	12	12	12	0	0
OBL	2.0%	1.8%	1.5%	10.5%	31.2%	▲	▲	13	13	17	0	4
ADB	1.9%	2.1%	3.2%	(10.1%)	(40.1%)	▼	▼	14	11	11	(3)	(3)
CAL	1.6%	1.2%	1.9%	33.5%	(16.6%)	▲	▼	15	20	15	5	0
BOA	1.4%	1.5%	1.5%	(4.8%)	(8.3%)	▼	▼	16	16	16	0	0
UBA	1.4%	1.4%	1.0%	3.6%	38.4%	▲	▲	17	17	20	0	3
CBG	1.4%	1.5%	2.7%	(8.9%)	(48.9%)	▼	▼	18	15	13	(3)	(5)
FNB	1.4%	1.3%	1.4%	1.6%	(2.6%)	▲	▼	19	18	19	(1)	0
UMB	1.1%	1.3%	1.5%	(19.0%)	(25.6%)	▼	▼	20	19	18	(1)	(2)
NIB	0.9%	0.8%	1.0%	13.2%	(7.3%)	▲	▼	21	21	21	0	0
FBN	0.7%	0.8%	0.9%	(5.6%)	(19.7%)	▼	▼	22	22	22	0	0
PBL	0.0%	0.0%	1.2%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Share of industry total assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	13.5%	12.7%	11.8%	6.6%	14.2%	▲	▲	1	1	1	0	0
EBG	10.9%	10.7%	10.9%	1.7%	(0.1%)	▲	▼	2	2	2	0	0
SBG	8.5%	9.2%	8.8%	(7.6%)	(3.5%)	▼	▼	3	3	3	0	0
ABSA	7.1%	7.0%	7.1%	1.0%	0.4%	▲	▲	4	4	4	0	0
ZBL	5.8%	6.0%	5.9%	(3.5%)	(1.4%)	▼	▼	5	5	6	0	1
FBL	5.7%	6.0%	6.0%	(5.1%)	(5.4%)	▼	▼	6	6	5	0	(1)
GTB	5.1%	5.1%	4.4%	(0.0%)	17.0%	▼	▲	7	7	8	0	1
OBL	4.7%	4.0%	4.3%	16.3%	9.2%	▲	▲	8	11	9	3	1
FABL	3.9%	3.9%	3.7%	1.6%	6.4%	▲	▲	9	12	13	3	4
ADB	3.9%	4.1%	3.9%	(4.6%)	0.3%	▼	▲	10	10	11	0	1
CBG	3.8%	4.1%	4.0%	(6.4%)	(4.5%)	▼	▼	11	9	10	(2)	(1)
ABG	3.7%	4.2%	5.0%	(12.1%)	(27.2%)	▼	▼	12	8	7	(4)	(5)
UMB	3.3%	3.1%	2.0%	7.1%	67.1%	▲	▲	13	14	19	1	6
SCB	3.3%	3.6%	3.7%	(8.7%)	(11.1%)	▼	▼	14	13	12	(1)	(2)
NIB	3.0%	2.8%	2.2%	7.6%	34.4%	▲	▲	15	16	18	1	3
CAL	2.8%	2.8%	2.8%	(1.1%)	0.4%	▼	▲	16	15	15	(1)	(1)
UBA	2.7%	2.3%	3.0%	16.5%	(12.8%)	▲	▼	17	18	14	1	(3)
RBL	2.4%	2.6%	2.4%	(6.8%)	(0.9%)	▼	▼	18	17	17	(1)	(1)
SG-GH	2.2%	2.2%	2.6%	(2.0%)	(14.8%)	▼	▼	19	19	16	0	(3)
FNB	1.6%	1.6%	1.4%	0.9%	13.5%	▲	▲	20	20	20	0	0
FBN	1.2%	1.2%	1.4%	3.9%	(9.2%)	▲	▼	21	21	21	0	0
BOA	0.9%	0.9%	1.0%	5.4%	(6.7%)	▲	▼	22	22	22	0	0
PBL	0.0%	0.0%	1.7%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Share of industry operating assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	14.1%	12.9%	12.2%	9.7%	15.8%	▲	▲	1	1	1	0	0
EBG	11.4%	11.1%	11.3%	3.0%	1.4%	▲	▲	2	2	2	0	0
SBG	8.9%	9.7%	9.3%	(9.1%)	(4.4%)	▼	▼	3	3	3	0	0
ABSA	7.1%	7.0%	7.1%	1.7%	0.3%	▲	▲	4	4	4	0	0
FBL	5.9%	6.2%	6.3%	(4.2%)	(5.9%)	▼	▼	5	5	5	0	0
ZBL	5.6%	5.9%	6.1%	(4.8%)	(8.5%)	▼	▼	6	6	6	0	0
GTB	5.2%	5.2%	4.4%	(0.3%)	18.9%	▼	▲	7	7	9	0	2
OBL	5.0%	4.1%	4.6%	21.8%	9.3%	▲	▲	8	10	8	2	0
ADB	4.1%	4.3%	4.1%	(3.8%)	(0.0%)	▼	▼	9	8	10	(1)	1
CBG	3.9%	4.2%	4.0%	(6.3%)	(2.1%)	▼	▼	10	9	11	(1)	1
ABG	3.6%	4.1%	4.6%	(11.8%)	(21.3%)	▼	▼	11	11	7	0	(4)
NIB	3.2%	3.0%	2.4%	8.4%	32.1%	▲	▲	12	13	18	1	6
FABL	3.1%	3.0%	2.5%	3.3%	24.2%	▲	▲	13	12	16	(1)	3
UBA	2.8%	2.3%	2.8%	19.1%	(1.3%)	▲	▼	14	18	13	4	(1)
CAL	2.6%	2.6%	2.5%	(0.6%)	6.2%	▼	▲	15	17	17	2	2
RBL	2.5%	2.7%	2.6%	(6.2%)	(1.3%)	▼	▼	16	16	14	0	(2)
SCB	2.5%	2.9%	3.5%	(14.4%)	(26.9%)	▼	▼	17	14	12	(3)	(5)
UMB	2.3%	2.9%	1.8%	(20.8%)	26.2%	▼	▲	18	15	19	(3)	1
SG-GH	2.2%	2.2%	2.5%	(1.3%)	(13.7%)	▼	▼	19	19	15	0	(4)
FNB	1.6%	1.5%	1.5%	6.3%	7.1%	▲	▲	20	20	20	0	0
FBN	1.3%	1.3%	1.5%	4.4%	(9.9%)	▲	▼	21	21	21	0	0
BOA	1.0%	0.9%	1.0%	6.1%	(6.8%)	▲	▼	22	22	22	0	0
PBL	0.0%	0.0%	1.6%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Share of industry total operating income

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	17.4%	16.9%	13.1%	3.1%	32.3%	▲	▲	1	1	1	0	0
EBG	10.8%	10.4%	11.1%	3.3%	(3.3%)	▲	▼	2	2	2	0	0
ABSA	9.4%	9.9%	10.4%	(5.3%)	(9.7%)	▼	▼	3	3	4	0	1
SBG	8.8%	9.7%	10.7%	(9.1%)	(17.6%)	▼	▼	4	4	3	0	(1)
FBL	5.8%	6.3%	6.7%	(7.3%)	(12.6%)	▼	▼	5	5	5	0	0
ZBL	5.6%	5.7%	5.3%	(1.3%)	7.3%	▼	▲	6	6	6	0	0
GTB	5.0%	5.2%	4.9%	(2.3%)	3.3%	▼	▲	7	7	7	0	0
CBG	3.8%	3.6%	4.1%	7.8%	(7.0%)	▲	▼	8	9	9	1	1
ABG	3.6%	3.3%	4.0%	8.9%	(9.6%)	▲	▼	9	11	10	2	1
SCB	3.6%	3.9%	4.4%	(6.9%)	(18.0%)	▼	▼	10	8	8	(2)	(2)
ADB	3.5%	3.5%	3.8%	(0.0%)	(7.3%)	▼	▼	11	10	11	(1)	0
CAL	3.1%	3.0%	1.8%	6.0%	70.8%	▲	▲	12	12	17	0	5
OBL	2.9%	2.6%	3.3%	12.2%	(12.5%)	▲	▼	13	13	12	0	(1)
SG-GH	2.5%	2.6%	3.2%	(1.9%)	(20.2%)	▼	▼	14	14	13	0	(1)
FABL	2.5%	2.5%	1.9%	(2.4%)	28.0%	▼	▲	15	15	16	0	1
UMB	2.4%	2.1%	0.9%	15.9%	174.9%	▲	▲	16	16	22	0	6
NIB	1.9%	1.8%	1.6%	5.5%	20.7%	▲	▲	17	19	18	2	1
RBL	1.8%	1.8%	2.1%	2.9%	(11.0%)	▲	▼	18	18	14	0	(4)
UBA	1.8%	1.8%	2.1%	(0.9%)	(12.9%)	▼	▼	19	17	15	(2)	(4)
FNB	1.4%	1.5%	1.3%	(6.4%)	5.3%	▼	▲	20	20	19	0	(1)
BOA	1.1%	1.0%	1.3%	11.7%	(10.1%)	▲	▼	21	22	20	1	(1)
FBN	1.1%	1.0%	1.0%	2.8%	2.2%	▲	▲	22	21	21	(1)	(1)
PBL	0.0%	0.0%	1.0%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Share of industry profit before taxes

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	18.0%	17.0%	11.9%	6.1%	50.8%	▲	▲	1	1	2	0	1
EBG	12.6%	13.1%	10.5%	(3.8%)	20.2%	▼	▲	2	2	4	0	2
ABSA	9.8%	11.0%	13.1%	(11.1%)	(24.8%)	▼	▼	3	3	1	0	(2)
GTB	9.4%	7.8%	7.1%	20.7%	32.6%	▲	▲	4	6	5	2	1
ZBL	8.3%	8.2%	6.6%	1.1%	26.2%	▲	▲	5	5	7	0	2
SBG	7.8%	9.8%	11.5%	(20.1%)	(32.5%)	▼	▼	6	4	3	(2)	(3)
FBL	4.8%	4.9%	6.7%	(2.1%)	(29.0%)	▼	▼	7	7	6	0	(1)
ABG	4.0%	3.3%	4.3%	21.0%	(6.7%)	▲	▼	8	9	8	1	0
SCB	3.9%	4.8%	4.0%	(18.3%)	(2.7%)	▼	▼	9	8	9	(1)	0
CAL	3.3%	3.0%	2.6%	13.2%	29.2%	▲	▲	10	10	13	0	3
ADB	2.8%	2.9%	3.4%	(5.2%)	(17.7%)	▼	▼	11	11	11	0	0
OBL	2.6%	2.1%	3.4%	24.5%	(23.6%)	▲	▼	12	15	12	3	0
FABL	2.3%	2.7%	2.0%	(15.9%)	15.5%	▼	▲	13	12	15	(1)	2
UBA	2.3%	2.1%	2.6%	6.0%	(12.9%)	▲	▼	14	14	14	0	0
SG-GH	1.9%	1.5%	3.5%	27.3%	(45.7%)	▲	▼	15	16	10	1	(5)
UMB	1.8%	2.3%	0.9%	(21.5%)	104.0%	▼	▲	16	13	19	(3)	3
RBL	1.1%	1.0%	1.6%	12.2%	(29.8%)	▲	▼	17	17	16	0	(1)
NIB	1.0%	0.7%	0.7%	37.3%	45.7%	▲	▲	18	19	20	1	2
CBG	0.7%	0.1%	0.9%	408.7%	(22.5%)	▲	▼	19	22	18	3	(1)
BOA	0.7%	0.7%	1.1%	(3.0%)	(36.8%)	▼	▼	20	18	17	(2)	(3)
FNB	0.6%	0.7%	0.4%	(14.3%)	31.2%	▼	▲	21	20	21	(1)	0
FBN	0.3%	0.2%	0.3%	27.1%	1.5%	▲	▲	22	21	22	(1)	0
PBL	0.0%	0.0%	0.9%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Share of industry shareholder funds/equity

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
EBG	12.1%	12.1%	12.4%	(0.7%)	(2.6%)	▼	▼	1	1	1	0	0
GCB	11.3%	10.7%	10.2%	5.6%	10.7%	▲	▲	2	2	4	0	2
ABSA	10.7%	10.3%	10.7%	3.6%	(0.1%)	▲	▼	3	3	2	0	(1)
SBG	8.3%	9.8%	10.2%	(15.6%)	(18.9%)	▼	▼	4	4	3	0	(1)
ZBL	6.1%	5.5%	5.4%	10.2%	13.0%	▲	▲	5	5	6	0	1
SCB	5.0%	4.8%	5.1%	3.5%	(2.2%)	▲	▼	6	7	8	1	2
GTB	4.9%	5.3%	5.2%	(7.3%)	(5.7%)	▼	▼	7	6	7	(1)	0
FBL	4.5%	4.7%	4.8%	(4.9%)	(6.5%)	▼	▼	8	8	9	0	1
ADB	4.3%	4.2%	3.1%	2.9%	36.9%	▲	▲	9	10	13	1	4
SG-GH	4.1%	4.3%	5.6%	(4.1%)	(26.4%)	▼	▼	10	9	5	(1)	(5)
ABG	3.7%	3.5%	4.3%	6.9%	(12.9%)	▲	▼	11	12	10	1	(1)
FABL	3.6%	3.7%	3.4%	(2.1%)	5.5%	▼	▲	12	11	12	(1)	0
UBA	3.3%	3.2%	3.5%	3.2%	(6.6%)	▲	▼	13	13	11	0	(2)
CAL	2.8%	2.6%	0.8%	7.4%	239.5%	▲	▲	14	14	21	0	7
NIB	2.6%	2.6%	1.8%	3.3%	42.7%	▲	▲	15	15	20	0	5
CBG	2.5%	2.4%	2.8%	2.8%	(9.9%)	▲	▼	16	16	14	0	(2)
OBL	2.1%	1.9%	2.0%	8.4%	2.8%	▲	▲	17	18	17	1	0
RBL	2.0%	2.1%	2.3%	(0.4%)	(9.5%)	▼	▼	18	17	15	(1)	(3)
FBN	1.7%	1.7%	2.2%	0.7%	(21.3%)	▲	▼	19	20	16	1	(3)
FNB	1.7%	1.7%	1.9%	1.2%	(13.8%)	▲	▼	20	21	19	1	(1)
BOA	1.5%	1.7%	2.0%	(16.2%)	(27.4%)	▼	▼	21	19	18	(2)	(3)
UMB	1.4%	1.3%	0.1%	5.2%	961.7%	▲	▲	22	22	22	0	0
PBL	0.0%	0.0%	0.2%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	100.0%	100.0%	100.0%	0.0%	0.0%							

Ratio category: Profitability and operating efficiency

Profit before tax margin

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GTB	91.6%	75.2%	75.9%	21.9%	20.7%	▲	▲	1	1	1	0	0
ZBL	72.7%	71.9%	65.8%	1.1%	10.5%	▲	▲	2	2	5	0	3
UBA	62.1%	58.8%	66.0%	5.6%	(6.0%)	▲	▼	3	5	3	2	0
EBG	57.6%	62.7%	49.3%	(8.1%)	16.9%	▼	▲	4	3	13	(1)	9
ABG	54.4%	49.6%	56.1%	9.7%	(3.0%)	▲	▼	5	12	8	7	3
SCB	53.5%	61.9%	48.0%	(13.5%)	11.4%	▼	▲	6	4	14	(2)	8
CAL	52.4%	49.7%	73.8%	5.5%	(28.9%)	▲	▼	7	11	2	4	(5)
ABSA	51.6%	55.6%	65.9%	(7.3%)	(21.7%)	▼	▼	8	7	4	(1)	(4)
GCB	51.0%	50.2%	47.6%	1.6%	7.1%	▲	▲	9	9	15	0	6
FABL	45.4%	53.4%	53.6%	(14.9%)	(15.2%)	▼	▼	10	8	10	(2)	0
OBL	43.8%	40.0%	53.4%	9.5%	(17.9%)	▲	▼	11	14	11	3	0
SBG	43.4%	50.1%	56.4%	(13.3%)	(23.0%)	▼	▼	12	10	7	(2)	(5)
FBL	40.2%	38.6%	52.7%	4.3%	(23.6%)	▲	▼	13	15	12	2	(1)
ADB	39.0%	41.6%	46.7%	(6.4%)	(16.6%)	▼	▼	14	13	16	(1)	2
UMB	38.2%	57.1%	54.8%	(33.1%)	(30.3%)	▼	▼	15	6	9	(9)	(6)
SG-GH	36.4%	28.4%	56.9%	28.0%	(36.0%)	▲	▼	16	17	6	1	(10)
BOA	30.7%	35.8%	46.5%	(14.3%)	(33.9%)	▼	▼	17	16	17	(1)	0
RBL	30.0%	27.9%	40.4%	7.6%	(25.8%)	▲	▼	18	18	18	0	0
NIB	25.9%	20.1%	22.8%	28.4%	13.4%	▲	▲	19	20	19	1	0
FNB	19.9%	22.0%	17.0%	(9.6%)	17.1%	▼	▲	20	19	20	(1)	0
FBN	13.9%	11.4%	14.9%	22.0%	(6.7%)	▲	▼	21	21	21	0	0
CBG	9.1%	1.9%	11.6%	365.9%	(21.7%)	▲	▼	22	22	22	0	0
PBL	0.0%	0.0%	47.7%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	49.2%	49.9%	52.4%	(1.3%)	(6.0%)	▼	▼					

Profit after tax margin

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
ZBL	60.0%	59.3%	49.0%	1.2%	22.5%	▲	▲	1	1	2	0	1
GTB	59.6%	48.9%	49.3%	21.9%	20.7%	▲	▲	2	2	1	0	(1)
SCB	39.7%	41.2%	30.5%	(3.5%)	30.3%	▼	▲	3	3	15	0	12
EBG	37.1%	39.1%	32.2%	(5.2%)	15.0%	▼	▲	4	4	13	0	9
ABG	35.4%	32.2%	36.5%	9.7%	(3.0%)	▲	▼	5	11	9	6	4
UBA	34.7%	31.4%	45.3%	10.4%	(23.3%)	▲	▼	6	12	4	6	(2)
CAL	34.2%	32.3%	47.9%	5.9%	(28.6%)	▲	▼	7	10	3	3	(4)
ABSA	33.2%	36.2%	42.0%	(8.1%)	(20.9%)	▼	▼	8	6	5	(2)	(3)
GCB	33.1%	32.5%	30.7%	1.6%	7.6%	▲	▲	9	9	14	0	5
FABL	29.5%	34.7%	34.8%	(14.9%)	(15.2%)	▼	▼	10	7	11	(3)	1
SBG	28.9%	33.3%	35.6%	(13.1%)	(18.9%)	▼	▼	11	8	10	(3)	(1)
OBL	28.5%	26.0%	40.7%	9.5%	(29.9%)	▲	▼	12	14	7	2	(5)
FBL	27.4%	25.6%	33.1%	7.2%	(17.1%)	▲	▼	13	15	12	2	(1)
ADB	25.5%	27.1%	29.1%	(5.8%)	(12.4%)	▼	▼	14	13	16	(1)	2
UMB	24.8%	37.1%	41.1%	(33.1%)	(39.6%)	▼	▼	15	5	6	(10)	(9)
SG-GH	23.5%	18.8%	36.9%	25.4%	(36.2%)	▲	▼	16	18	8	2	(8)
NIB	23.2%	18.0%	20.5%	29.0%	13.1%	▲	▲	17	19	19	2	2
RBL	21.2%	21.0%	26.1%	1.1%	(18.7%)	▲	▼	18	17	18	(1)	0
BOA	18.8%	21.6%	28.5%	(13.1%)	(34.1%)	▼	▼	19	16	17	(3)	(2)
FNB	12.8%	13.2%	14.3%	(3.5%)	(10.7%)	▼	▼	20	20	20	0	0
FBN	9.0%	7.4%	9.7%	22.1%	(6.7%)	▲	▼	21	21	21	0	0
CBG	7.2%	2.4%	5.3%	201.0%	36.3%	▲	▲	22	22	22	0	0
PBL	0.0%	0.0%	31.0%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	33.0%	33.1%	34.3%	(0.2%)	(3.7%)	▼	▼					

Return on assets (RoA)

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GTB	2.5%	1.1%	3.0%	127.9%	(15.6%)	▲	▼	1	3	2	2	1
ZBL	2.5%	1.3%	2.4%	97.9%	5.6%	▲	▲	2	1	4	(1)	2
ABSA	1.9%	1.1%	3.3%	64.8%	(43.6%)	▲	▼	3	2	1	(1)	(2)
SCB	1.9%	1.0%	1.9%	88.4%	(4.8%)	▲	▼	4	4	8	0	4
GCB	1.8%	1.0%	1.9%	87.8%	(1.3%)	▲	▼	5	5	9	0	4
CAL	1.7%	0.8%	1.7%	117.1%	(3.8%)	▲	▼	6	8	11	2	5
EBG	1.6%	0.9%	1.8%	84.3%	(11.9%)	▲	▼	7	6	10	(1)	3
ABG	1.5%	0.6%	1.6%	160.1%	(4.6%)	▲	▼	8	10	14	2	6
SBG	1.3%	0.8%	2.4%	63.5%	(45.1%)	▲	▼	9	7	5	(2)	(4)
FBL	1.2%	0.6%	2.0%	100.2%	(39.3%)	▲	▼	10	9	6	(1)	(4)
SG-GH	1.2%	0.5%	2.5%	140.2%	(52.7%)	▲	▼	11	16	3	5	(8)
UBA	1.0%	0.6%	1.7%	79.6%	(39.4%)	▲	▼	12	12	13	0	1
ADB	1.0%	0.5%	1.5%	88.9%	(35.9%)	▲	▼	13	14	15	1	2
BOA	1.0%	0.6%	2.0%	76.2%	(49.8%)	▲	▼	14	11	7	(3)	(7)
FABL	0.8%	0.5%	1.0%	56.4%	(19.2%)	▲	▼	15	15	17	0	2
OBL	0.8%	0.4%	1.7%	102.2%	(55.6%)	▲	▼	17	17	12	0	(5)
RBL	0.7%	0.3%	1.2%	113.7%	(42.2%)	▲	▼	18	18	16	0	(2)
NIB	0.6%	0.3%	0.8%	142.1%	(19.5%)	▲	▼	19	20	19	1	0
FNB	0.5%	0.3%	0.7%	71.4%	(34.4%)	▲	▼	20	19	20	(1)	0
FBN	0.3%	0.1%	0.4%	131.0%	(16.7%)	▲	▼	21	21	21	0	0
CBG	0.3%	0.0%	0.3%	563.5%	5.2%	▲	▲	22	22	22	0	0
PBL	0.0%	0.0%	1.0%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	1.4%	0.7%	1.9%	90.9%	(23.8%)	▲	▼					
Industry	33.0%	33.1%	34.3%	(0.2%)	(3.7%)	▼	▼					

Return on equity (RoE)

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GTB	20.9%	8.1%	19.9%	157.9%	5.3%	▲	▲	1	4	5	3	4
ZBL	19.3%	10.6%	20.8%	81.8%	(7.3%)	▲	▼	2	1	4	(1)	2
GCB	17.6%	8.8%	17.2%	98.9%	2.4%	▲	▲	3	3	8	0	5
UMB	15.0%	10.1%	119.9%	47.9%	(87.5%)	▲	▼	4	2	1	(2)	(3)
OBL	13.8%	6.1%	29.0%	127.4%	(52.5%)	▲	▼	5	6	3	1	(2)
CAL	13.1%	6.3%	45.9%	109.7%	(71.4%)	▲	▼	6	5	2	(1)	(4)
FBL	12.3%	5.8%	19.8%	109.5%	(38.2%)	▲	▼	7	8	6	1	(1)
ABG	11.8%	5.3%	14.8%	124.2%	(19.8%)	▲	▼	8	12	11	4	3
EBG	11.4%	5.8%	12.5%	97.9%	(9.1%)	▲	▼	9	9	12	0	3
SBG	10.6%	5.7%	16.2%	87.7%	(34.3%)	▲	▼	10	11	9	1	(1)
ABSA	10.1%	6.0%	17.7%	68.4%	(43.0%)	▲	▼	11	7	7	(4)	(4)
SCB	9.9%	5.7%	11.4%	74.4%	(12.9%)	▲	▼	12	10	14	(2)	2
ADB	7.2%	3.9%	15.3%	83.6%	(52.7%)	▲	▼	13	14	10	1	(3)
FABL	7.0%	4.1%	8.5%	70.1%	(18.0%)	▲	▼	14	13	17	(1)	3
RBL	6.6%	3.1%	10.3%	109.6%	(36.3%)	▲	▼	15	15	15	0	0
UBA	6.6%	3.1%	11.5%	112.5%	(43.0%)	▲	▼	16	16	13	0	(3)
NIB	5.7%	2.2%	7.5%	164.4%	(23.7%)	▲	▼	17	17	19	0	2
SG-GH	5.0%	1.9%	9.1%	157.5%	(44.9%)	▲	▼	18	20	16	2	(2)
BOA	5.0%	2.2%	7.7%	132.4%	(35.0%)	▲	▼	19	18	18	(1)	(1)
CBG	3.8%	0.6%	3.4%	533.0%	12.1%	▲	▲	20	22	21	2	1
FNB	3.7%	2.1%	4.2%	79.1%	(13.1%)	▲	▼	21	19	20	(2)	(1)
FBN	1.9%	0.8%	2.0%	149.9%	(3.4%)	▲	▼	22	21	22	(1)	0
PBL	0.0%	0.0%	71.7%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	11.4%	5.7%	14.8%	100.2%	(23.3%)	▲	▼					

Net spread

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
SG-GH	4.4%	2.3%	7.0%	86.2%	(38.1%)	▲	▼	1	1	1	0	0
ABSA	3.9%	2.1%	5.4%	86.5%	(28.6%)	▲	▼	2	2	2	0	0
GCB	3.6%	2.0%	4.7%	80.5%	(23.1%)	▲	▼	3	4	7	1	4
BOA	3.6%	2.1%	5.3%	76.2%	(31.4%)	▲	▼	4	3	4	(1)	0
CBG	3.6%	1.6%	4.9%	118.1%	(27.2%)	▲	▼	5	8	5	3	0
SCB	3.4%	1.7%	4.5%	98.8%	(24.3%)	▲	▼	6	5	8	(1)	2
EBG	3.1%	1.7%	3.6%	85.2%	(12.5%)	▲	▼	7	6	14	(1)	7
FBL	3.1%	1.7%	4.9%	87.0%	(36.1%)	▲	▼	8	7	6	(1)	(2)
ZBL	3.0%	1.6%	3.5%	92.0%	(14.1%)	▲	▼	9	9	15	0	6
ADB	3.0%	1.4%	4.4%	112.1%	(32.0%)	▲	▼	10	15	10	5	0
SBG	3.0%	1.5%	4.4%	94.4%	(32.5%)	▲	▼	11	10	9	(1)	(2)
GTB	2.9%	1.5%	4.3%	93.7%	(31.6%)	▲	▼	12	12	11	0	(1)
CAL	2.9%	1.5%	2.2%	97.0%	30.9%	▲	▲	13	14	20	1	7
FBN	2.9%	1.5%	5.3%	90.5%	(45.8%)	▲	▼	14	11	3	(3)	(11)
UMB	2.7%	1.0%	1.8%	170.9%	45.6%	▲	▲	15	20	21	5	6
RBL	2.6%	1.2%	3.8%	106.5%	(32.2%)	▲	▼	16	17	12	1	(4)
FABL	2.4%	1.5%	2.9%	60.2%	(15.7%)	▲	▼	17	13	18	(4)	1
NIB	2.2%	1.2%	2.7%	78.0%	(19.1%)	▲	▼	18	18	19	0	1
FNB	2.1%	1.2%	3.3%	83.9%	(35.6%)	▲	▼	19	19	17	0	(2)
UBA	2.1%	1.3%	3.5%	59.6%	(38.8%)	▲	▼	20	16	16	(4)	(4)
ABG	2.0%	0.8%	1.6%	162.3%	22.0%	▲	▲	21	22	22	1	1
OBL	1.4%	0.9%	3.7%	59.5%	(61.0%)	▲	▼	22	21	13	(1)	(9)
PBL	0.0%	0.0%	2.2%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	3.0%	1.6%	4.1%	90.5%	(25.9%)	▲	▼					

Net operating (or intermediation) margin

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
SCB	6.8%	3.2%	7.7%	109.3%	(12.2%)	▲	▼	1	2	2	1	1
ABSA	6.2%	3.5%	8.8%	79.1%	(29.6%)	▲	▼	2	1	1	(1)	(1)
GCB	5.8%	3.2%	6.5%	80.7%	(10.7%)	▲	▼	3	3	7	0	4
CAL	5.7%	2.8%	4.5%	105.1%	25.8%	▲	▲	4	6	17	2	13
BOA	5.6%	2.8%	7.4%	102.5%	(24.6%)	▲	▼	5	5	4	0	(1)
SG-GH	5.5%	2.9%	7.6%	91.3%	(27.8%)	▲	▼	6	4	3	(2)	(3)
UMB	5.0%	1.8%	2.9%	181.4%	70.3%	▲	▲	7	19	22	12	15
ZBL	4.8%	2.4%	5.2%	99.4%	(8.3%)	▲	▼	8	11	14	3	6
SBG	4.7%	2.5%	7.0%	92.4%	(32.6%)	▲	▼	9	9	5	0	(4)
ABG	4.7%	2.0%	5.3%	137.5%	(10.2%)	▲	▼	10	17	13	7	3
FBL	4.7%	2.5%	6.4%	86.2%	(27.4%)	▲	▼	11	7	8	(4)	(3)
CBG	4.6%	2.1%	6.3%	121.1%	(25.8%)	▲	▼	12	13	9	1	(3)
GTB	4.6%	2.4%	6.7%	88.5%	(32.1%)	▲	▼	13	10	6	(3)	(7)
EBG	4.5%	2.3%	6.0%	93.0%	(25.4%)	▲	▼	14	12	10	(2)	(4)
FNB	4.2%	2.5%	5.5%	69.4%	(23.2%)	▲	▼	15	8	12	(7)	(3)
ADB	4.0%	2.0%	5.5%	99.9%	(27.5%)	▲	▼	16	16	11	0	(5)
FBN	3.8%	2.0%	4.3%	89.3%	(11.3%)	▲	▼	17	15	20	(2)	3
FABL	3.8%	2.1%	4.7%	81.8%	(19.4%)	▲	▼	18	14	16	(4)	(2)
RBL	3.4%	1.6%	4.9%	111.0%	(29.6%)	▲	▼	19	20	15	1	(4)
UBA	3.1%	1.9%	4.5%	60.0%	(31.1%)	▲	▼	20	18	18	(2)	(2)
NIB	2.8%	1.5%	3.9%	87.3%	(28.5%)	▲	▼	21	22	21	1	0
OBL	2.7%	1.5%	4.4%	77.2%	(37.5%)	▲	▼	22	21	19	(1)	(3)
PBL	0.0%	0.0%	4.1%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	4.7%	2.5%	6.1%	92.4%	(21.8%)	▲	▼					

Net interest margin

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
SG-GH	4.0%	4.2%	6.0%	(5.3%)	(32.7%)	▼	▼	1	1	1	0	0
GCB	3.7%	3.8%	4.3%	(2.3%)	(14.9%)	▼	▼	2	4	8	2	6
ABSA	3.7%	3.8%	4.7%	(3.5%)	(21.7%)	▼	▼	3	3	3	0	0
BOA	3.6%	3.9%	4.5%	(7.2%)	(20.6%)	▼	▼	4	2	5	(2)	1
CBG	3.3%	3.0%	4.3%	7.9%	(24.7%)	▲	▼	5	7	7	2	2
EBG	3.1%	3.2%	3.1%	(3.5%)	(2.4%)	▼	▼	6	5	16	(1)	10
FBL	3.0%	3.2%	4.6%	(6.2%)	(35.9%)	▼	▼	7	6	4	(1)	(3)
FBN	2.9%	2.9%	4.4%	(0.4%)	(33.5%)	▼	▼	8	9	6	1	(2)
ADB	2.9%	2.7%	4.2%	6.6%	(31.5%)	▲	▼	9	12	9	3	0
GTB	2.8%	2.8%	3.7%	(1.4%)	(24.4%)	▼	▼	10	10	12	0	2
SBG	2.8%	3.0%	4.0%	(6.1%)	(30.9%)	▼	▼	11	8	10	(3)	(1)
ZBL	2.7%	2.8%	3.4%	(5.1%)	(20.9%)	▼	▼	12	11	15	(1)	3
CAL	2.5%	2.5%	1.7%	0.5%	50.5%	▲	▲	13	13	21	0	8
RBL	2.4%	2.4%	3.5%	2.4%	(30.2%)	▲	▼	14	16	14	2	0
SCB	2.3%	2.5%	3.5%	(9.2%)	(35.5%)	▼	▼	15	14	13	(1)	(2)
NIB	2.2%	2.3%	5.3%	(4.7%)	(58.6%)	▼	▼	16	17	2	1	(14)
UBA	2.2%	2.5%	3.0%	(10.6%)	(26.2%)	▼	▼	17	15	17	(2)	0
FNB	2.0%	2.0%	2.9%	(0.6%)	(31.4%)	▼	▼	18	19	18	1	0
FABL	1.8%	2.1%	1.9%	(16.2%)	(3.3%)	▼	▼	19	18	20	(1)	1
UMB	1.7%	1.6%	2.8%	6.8%	(38.6%)	▲	▼	21	21	19	0	(2)
ABG	1.7%	1.4%	1.4%	25.9%	24.9%	▲	▲	20	22	22	2	2
OBL	1.6%	1.7%	4.0%	(8.5%)	(61.2%)	▼	▼	22	20	11	(2)	(11)
PBL	0.0%	0.0%	1.7%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	2.8%	2.9%	3.7%	(2.7%)	(23.6%)	▼	▼					

Non-interest operating revenue/ average assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
CAL	2.4%	2.2%	1.7%	9.4%	38.7%	▲	▲	1	6	11	5	10
ABG	2.4%	2.2%	3.1%	6.7%	(22.9%)	▲	▼	2	5	1	3	(1)
SCB	2.3%	2.3%	2.6%	1.2%	(11.6%)	▲	▼	3	3	3	0	0
ABSA	2.2%	2.5%	2.9%	(13.6%)	(24.8%)	▼	▼	4	1	2	(3)	(2)
GCB	2.2%	2.2%	1.6%	(2.0%)	35.3%	▼	▲	5	4	13	(1)	8
FNB	2.0%	2.3%	1.9%	(15.4%)	0.8%	▼	▲	6	2	8	(4)	2
BOA	1.9%	1.3%	1.8%	47.9%	7.0%	▲	▲	7	12	10	5	3
SBG	1.7%	1.8%	2.4%	(8.7%)	(31.1%)	▼	▼	8	7	4	(1)	(4)
ZBL	1.6%	1.5%	1.7%	5.4%	(4.8%)	▲	▼	9	10	12	1	3
GTB	1.6%	1.7%	2.1%	(8.4%)	(25.9%)	▼	▼	10	8	7	(2)	(3)
UMB	1.5%	1.4%	1.9%	13.3%	(19.7%)	▲	▼	11	11	9	0	(2)
FBL	1.5%	1.6%	1.5%	(7.4%)	0.3%	▼	▲	12	9	14	(3)	2
OBL	1.4%	1.2%	0.7%	16.2%	92.9%	▲	▲	13	14	20	1	7
EBG	1.3%	1.2%	2.2%	11.4%	(38.4%)	▲	▼	14	13	6	(1)	(8)
SG-GH	1.0%	1.0%	0.5%	8.8%	118.9%	▲	▲	15	18	21	3	6
FABL	1.0%	0.8%	1.2%	24.2%	(14.3%)	▲	▼	16	20	16	4	0
ADB	1.0%	1.2%	1.1%	(13.6%)	(10.0%)	▼	▼	17	15	17	(2)	0
CBG	1.0%	0.9%	1.2%	14.6%	(17.9%)	▲	▼	18	19	15	1	(3)
UBA	1.0%	1.1%	0.9%	(9.8%)	15.7%	▼	▲	19	16	19	(3)	0
FBN	1.0%	1.0%	(0.8%)	(3.0%)	220.2%	▼	▲	20	17	22	(3)	2
RBL	0.8%	0.8%	1.0%	11.7%	(18.5%)	▲	▼	21	21	18	0	(3)
NIB	0.7%	0.6%	2.3%	16.8%	(70.4%)	▲	▼	22	22	5	0	(17)
PBL	0.0%	0.0%	1.5%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	1.6%	1.6%	1.8%	(0.3%)	(10.8%)	▼	▼					

Total operating income/ total assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GCB	5.9%	6.0%	5.9%	(2.2%)	(1.2%)	▼	▼	1	2	8	1	7
ABSA	5.8%	6.3%	7.6%	(7.5%)	(22.9%)	▼	▼	2	1	2	(1)	0
BOA	5.5%	5.2%	6.3%	6.7%	(12.8%)	▲	▼	3	4	5	1	2
SG-GH	5.0%	5.2%	6.4%	(2.7%)	(21.5%)	▼	▼	4	3	3	(1)	(1)
CAL	4.9%	4.7%	3.4%	4.6%	44.5%	▲	▲	5	8	21	3	16
SCB	4.6%	4.8%	6.1%	(4.3%)	(25.4%)	▼	▼	6	5	6	(1)	0
FBL	4.4%	4.7%	6.1%	(6.6%)	(27.2%)	▼	▼	7	7	7	0	0
SBG	4.4%	4.8%	6.4%	(7.1%)	(31.0%)	▼	▼	8	6	4	(2)	(4)
EBG	4.4%	4.4%	5.3%	0.5%	(17.0%)	▲	▼	9	10	12	1	3
GTB	4.4%	4.5%	5.8%	(4.1%)	(25.0%)	▼	▼	10	9	9	(1)	(1)
CBG	4.3%	3.9%	5.6%	9.4%	(23.2%)	▲	▼	11	14	10	3	(1)
ZBL	4.2%	4.3%	5.0%	(1.4%)	(15.5%)	▼	▼	12	12	13	0	1
ABG	4.1%	3.6%	4.4%	14.0%	(8.1%)	▲	▼	13	16	18	3	5
FNB	3.9%	4.3%	4.8%	(8.6%)	(18.5%)	▼	▼	14	11	14	(3)	0
ADB	3.9%	3.9%	5.3%	0.5%	(26.9%)	▲	▼	15	15	11	0	(4)
FBN	3.9%	3.9%	3.6%	(1.1%)	8.7%	▼	▲	16	13	20	(3)	4
RBL	3.3%	3.1%	4.5%	4.7%	(27.5%)	▲	▼	17	18	17	1	0
UMB	3.2%	3.0%	4.7%	9.7%	(30.9%)	▲	▼	18	20	16	2	(2)
UBA	3.2%	3.6%	3.8%	(10.3%)	(16.8%)	▼	▼	19	17	19	(2)	0
OBL	2.9%	2.9%	4.7%	1.7%	(37.8%)	▲	▼	20	22	15	2	(5)
NIB	2.9%	2.9%	7.6%	(0.3%)	(62.2%)	▼	▼	21	21	1	0	(20)
FABL	2.8%	3.0%	3.1%	(4.9%)	(7.6%)	▼	▼	22	19	22	(3)	0
PBL	0.0%	0.0%	3.2%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	4.4%	4.5%	5.5%	(1.8%)	(19.4%)	▼	▼					

Cost income ratio

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
GTB	25.5%	24.4%	22.9%	(4.4%)	(11.1%)	▼	▼	1	1	1	0	0
ZBL	30.6%	29.9%	32.4%	(2.5%)	5.4%	▼	▲	2	2	2	0	0
EBG	36.9%	33.3%	43.1%	(10.8%)	14.4%	▼	▲	3	3	7	0	4
ABSA	42.1%	39.6%	37.3%	(6.3%)	(13.0%)	▼	▼	4	4	3	0	(1)
GCB	43.7%	44.7%	49.4%	2.2%	11.5%	▲	▲	5	5	13	0	8
ABG	45.9%	50.4%	43.6%	9.0%	(5.3%)	▲	▼	6	9	8	3	2
CAL	48.7%	51.4%	66.3%	5.3%	26.6%	▲	▲	7	10	17	3	10
UBA	49.1%	45.5%	38.7%	(7.9%)	(27.0%)	▼	▼	8	6	4	(2)	(4)
SBG	50.7%	46.8%	38.9%	(8.3%)	(30.2%)	▼	▼	9	7	5	(2)	(4)
OBL	52.7%	56.7%	44.4%	7.2%	(18.7%)	▲	▼	10	14	9	4	(1)
BOA	52.7%	57.5%	45.7%	8.3%	(15.4%)	▲	▼	11	15	11	4	0
UMB	53.3%	54.8%	84.7%	2.7%	37.0%	▲	▲	12	12	21	0	9
SCB	53.8%	50.0%	45.1%	(7.6%)	(19.3%)	▼	▼	13	8	10	(5)	(3)
FBL	56.3%	56.0%	42.0%	(0.5%)	(33.9%)	▼	▼	14	13	6	(1)	(8)
FABL	56.8%	54.3%	59.3%	(4.5%)	4.3%	▼	▲	15	11	16	(4)	1
ADB	61.1%	59.7%	57.9%	(2.4%)	(5.5%)	▼	▼	16	16	15	0	(1)
SG-GH	65.3%	63.9%	49.2%	(2.2%)	(32.8%)	▼	▼	17	17	12	0	(5)
RBL	66.9%	68.7%	56.8%	2.7%	(17.7%)	▲	▼	18	18	14	0	(4)
FNB	77.2%	72.3%	83.0%	(6.7%)	7.0%	▼	▲	19	19	19	0	0
NIB	79.4%	79.9%	77.6%	0.6%	(2.4%)	▲	▼	20	20	18	0	(2)
FBN	84.9%	87.5%	83.5%	3.0%	(1.6%)	▲	▼	21	21	20	0	(1)
CBG	93.2%	98.0%	86.8%	4.9%	(7.4%)	▲	▼	22	22	22	0	0
PBL	0.0%	0.0%	96.3%	0.0%	100.0%	—	▲	0	0	0	0	0
Industry	49.2%	48.4%	47.3%	(1.7%)	(3.9%)	▼	▼					

Non interest revenue to total revenue

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
ABG	57.9%	61.9%	69.1%	(6.4%)	(16.1%)	▼	▼	1	1	1	0	0
SCB	50.1%	47.4%	42.2%	5.7%	18.5%	▲	▲	2	3	3	1	1
FNB	49.5%	53.5%	40.0%	(7.5%)	23.8%	▼	▲	3	2	6	(1)	3
CAL	48.5%	46.4%	50.5%	4.5%	(4.0%)	▲	▼	4	4	2	0	(2)
UMB	47.2%	45.7%	40.6%	3.2%	16.3%	▲	▲	5	5	5	0	0
OBL	47.0%	41.1%	15.2%	14.3%	210.2%	▲	▲	6	6	20	0	14
ABSA	37.5%	40.2%	38.5%	(6.5%)	(2.4%)	▼	▼	7	7	8	0	1
SBG	37.4%	38.1%	37.5%	(1.7%)	(0.2%)	▼	▼	8	8	9	0	1
ZBL	37.4%	34.9%	33.1%	6.9%	12.7%	▲	▲	9	11	11	2	2
GCB	37.3%	37.2%	27.2%	0.2%	37.0%	▲	▲	10	10	14	0	4
FABL	36.5%	27.9%	39.3%	30.7%	(7.3%)	▲	▼	11	15	7	4	(4)
GTB	35.9%	37.6%	36.3%	(4.5%)	(1.3%)	▼	▼	12	9	10	(3)	(2)
BOA	34.9%	25.1%	28.4%	38.6%	22.7%	▲	▲	13	18	13	5	0
FBL	33.2%	33.5%	24.1%	(0.8%)	37.8%	▼	▲	14	12	15	(2)	1
UBA	31.1%	30.9%	22.4%	0.6%	39.0%	▲	▲	15	13	17	(2)	2
EBG	30.2%	27.3%	40.7%	10.8%	(25.7%)	▲	▼	16	16	4	0	(12)
ADB	26.0%	30.2%	21.1%	(14.0%)	23.2%	▼	▲	17	14	19	(3)	2
RBL	25.7%	24.1%	22.9%	6.7%	12.4%	▲	▲	18	19	16	1	(2)
FBN	25.0%	25.5%	(22.6%)	(1.9%)	210.6%	▼	▲	19	17	22	(2)	3
NIB	23.9%	20.4%	30.6%	17.1%	(21.8%)	▲	▼	20	21	12	1	(8)
CBG	23.4%	22.3%	21.9%	4.7%	6.9%	▲	▲	21	20	18	(1)	(3)
SG-GH	20.6%	18.4%	7.4%	11.8%	178.9%	▲	▲	22	22	21	0	(1)
PBL	0.0%	0.0%	46.8%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	36.4%	35.8%	32.9%	1.6%	10.6%	▲	▲					

Fees and commission income to total revenue

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
ABG	31.7%	37.6%	50.0%	(15.8%)	(36.6%)	▼	▼	1	1	1	0	0
UMB	25.0%	21.1%	19.7%	18.4%	26.8%	▲	▲	2	4	3	2	1
FABL	24.0%	15.8%	17.7%	52.0%	35.6%	▲	▲	3	10	5	7	2
FNB	22.4%	21.6%	15.7%	3.9%	43.3%	▲	▲	4	3	7	(1)	3
GTB	19.5%	24.3%	18.4%	(19.8%)	6.0%	▼	▲	5	2	4	(3)	(1)
ZBL	19.1%	18.5%	16.8%	3.1%	13.8%	▲	▲	6	5	6	(1)	0
CAL	18.7%	18.2%	24.8%	3.0%	(24.5%)	▲	▼	7	6	2	(1)	(5)
GCB	17.6%	17.6%	12.1%	(0.0%)	45.5%	▼	▲	8	7	13	(1)	5
SBG	17.5%	16.7%	13.5%	4.4%	29.1%	▲	▲	9	9	10	0	1
NIB	16.7%	14.2%	12.9%	17.7%	29.7%	▲	▲	10	11	11	1	1
ADB	16.6%	17.2%	14.7%	(3.4%)	12.8%	▼	▲	11	8	8	(3)	(3)
UBA	15.3%	12.0%	8.2%	27.9%	87.3%	▲	▲	12	18	19	6	7
RBL	14.7%	13.9%	10.3%	6.0%	43.0%	▲	▲	13	12	17	(1)	4
ABSA	14.7%	13.8%	12.1%	6.5%	21.6%	▲	▲	14	14	14	0	0
SCB	13.6%	11.4%	14.1%	18.5%	(3.7%)	▲	▼	15	20	9	5	(6)
OBL	13.5%	13.9%	6.2%	(2.3%)	119.3%	▼	▲	16	13	21	(3)	5
CBG	13.3%	12.2%	12.4%	9.0%	7.3%	▲	▲	17	16	12	(1)	(5)
EBG	12.9%	13.6%	11.6%	(4.9%)	11.7%	▼	▲	18	15	15	(3)	(3)
FBL	12.9%	10.7%	11.1%	21.0%	16.7%	▲	▲	19	21	16	2	(3)
FBN	12.7%	11.5%	2.8%	10.8%	350.7%	▲	▲	20	19	22	(1)	2
BOA	11.0%	12.1%	9.9%	(8.6%)	11.1%	▼	▲	21	17	18	(4)	(3)
SG-GH	10.2%	9.0%	6.6%	13.6%	55.2%	▲	▲	22	22	20	0	(2)
PBL	0.0%	0.0%	20.0%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	16.8%	16.4%	14.3%	2.7%	17.1%	▲	▲					

Ratio category: Liquidity

Liquid funds/ total deposits

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
UBA	119.2%	105.5%	94.8%	13.0%	25.7%	▲	▲	1	5	12	4	11
ADB	112.9%	111.3%	100.1%	1.4%	12.8%	▲	▲	2	1	8	(1)	6
FBL	106.8%	106.3%	109.9%	0.5%	(2.8%)	▲	▼	3	4	3	1	0
SBG	106.6%	109.4%	111.1%	(2.5%)	(4.0%)	▼	▼	4	2	2	(2)	(2)
FBN	105.1%	106.7%	108.9%	(1.5%)	(3.5%)	▼	▼	5	3	4	(2)	(1)
CBG	101.1%	104.3%	96.8%	(3.1%)	4.4%	▼	▲	6	6	10	0	4
NIB	100.9%	103.2%	104.0%	(2.2%)	(3.0%)	▼	▼	7	7	5	0	(2)
FNB	97.9%	91.7%	111.8%	6.8%	(12.4%)	▲	▼	8	13	1	5	(7)
OBL	95.0%	92.1%	96.7%	3.2%	(1.7%)	▲	▼	9	12	11	3	2
RBL	94.3%	96.0%	98.9%	(1.7%)	(4.6%)	▼	▼	10	11	9	1	(1)
ABSA	93.7%	96.2%	103.0%	(2.6%)	(9.0%)	▼	▼	11	10	6	(1)	(5)
CAL	93.5%	98.9%	85.4%	(5.4%)	9.4%	▼	▲	12	9	19	(3)	7
BOA	93.5%	91.3%	102.2%	2.4%	(8.5%)	▲	▼	13	14	7	1	(6)
EBG	87.5%	84.9%	87.6%	3.0%	(0.2%)	▲	▼	14	16	17	2	3
GCB	83.0%	84.4%	91.5%	(1.7%)	(9.3%)	▼	▼	15	17	14	2	(1)
GTB	82.0%	82.9%	81.3%	(1.1%)	0.8%	▼	▲	16	18	20	2	4
ABG	80.1%	85.3%	89.9%	(6.0%)	(10.8%)	▼	▼	17	15	16	(2)	(1)
SG-GH	77.0%	81.1%	85.9%	(5.0%)	(10.4%)	▼	▼	18	20	18	2	0
UMB	76.8%	100.5%	75.4%	(23.6%)	1.9%	▼	▲	19	8	21	(11)	2
SCB	74.5%	81.7%	90.1%	(8.9%)	(17.4%)	▼	▼	20	19	15	(1)	(5)
FABL	68.4%	72.2%	57.8%	(5.3%)	18.3%	▼	▲	21	22	22	1	1
ZBL	68.3%	75.3%	94.2%	(9.2%)	(27.5%)	▼	▼	22	21	13	(1)	(9)
PBL	0.0%	0.0%	81.5%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	90.1%	92.2%	93.6%	(2.3%)	(3.7%)	▼	▼					

Liquid funds/ total assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
OBL	88.5%	84.7%	89.6%	4.5%	(1.3%)	▲	▼	1	4	1	3	0
NIB	87.4%	87.4%	89.2%	(0.1%)	(2.1%)	▼	▼	2	1	2	(1)	0
ADB	85.8%	85.7%	80.3%	0.2%	6.9%	▲	▲	3	2	4	(1)	1
CBG	85.0%	85.6%	76.8%	(0.7%)	10.7%	▼	▲	4	3	6	(1)	2
FBN	84.0%	83.6%	83.7%	0.4%	0.3%	▲	▲	5	5	3	0	(2)
UBA	82.8%	80.7%	75.9%	2.6%	9.1%	▲	▲	6	6	8	0	2
FBL	75.5%	78.0%	79.6%	(3.3%)	(5.1%)	▼	▼	7	8	5	1	(2)
SBG	75.3%	80.3%	76.1%	(6.3%)	(1.0%)	▼	▼	8	7	7	(1)	(1)
CAL	73.3%	77.1%	67.0%	(5.0%)	9.3%	▼	▲	9	9	15	0	6
FNB	71.8%	68.9%	75.5%	4.2%	(4.8%)	▲	▼	10	12	9	2	(1)
GTB	71.7%	71.1%	67.7%	0.8%	5.9%	▲	▲	11	11	14	0	3
EBG	70.1%	68.7%	69.4%	2.1%	1.0%	▲	▲	12	13	12	1	0
RBL	64.7%	66.7%	64.4%	(3.0%)	0.4%	▼	▲	13	15	17	2	4
GCB	63.3%	62.6%	69.6%	1.1%	(9.0%)	▲	▼	14	18	11	4	(3)
ABG	63.0%	66.7%	65.7%	(5.6%)	(4.2%)	▼	▼	15	14	16	(1)	1
BOA	61.1%	59.8%	64.0%	2.1%	(4.6%)	▲	▼	16	21	18	5	2
ABSA	59.8%	62.1%	62.3%	(3.7%)	(4.1%)	▼	▼	17	19	19	2	2
FABL	59.3%	61.9%	50.8%	(4.1%)	16.8%	▼	▲	18	20	21	2	3
ZBL	57.8%	62.8%	75.3%	(7.8%)	(23.1%)	▼	▼	19	17	10	(2)	(9)
SCB	55.0%	63.4%	68.8%	(13.4%)	(20.1%)	▼	▼	20	16	13	(4)	(7)
UMB	53.1%	72.2%	62.1%	(26.5%)	(14.5%)	▼	▼	21	10	20	(11)	(1)
SG-GH	48.0%	50.9%	49.6%	(5.6%)	(3.1%)	▼	▼	22	22	22	0	0
PBL	0.0%	0.0%	67.9%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	69.3%	71.1%	71.1%	(2.6%)	(2.5%)	▼	▼					

Liquid funds/ total interest bearing liabilities

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
FBN	104.5%	106.1%	108.0%	(1.5%)	(3.3%)	▼	▼	1	2	2	1	1
ADB	102.1%	101.6%	91.4%	0.6%	11.7%	▲	▲	2	3	8	1	6
SBG	102.0%	106.5%	110.0%	(4.3%)	(7.3%)	▼	▼	3	1	1	(2)	(2)
UBA	99.6%	101.1%	92.4%	(1.5%)	7.7%	▼	▲	4	4	6	0	2
NIB	99.4%	100.5%	102.1%	(1.1%)	(2.6%)	▼	▼	5	5	3	0	(2)
CBG	96.7%	97.9%	89.5%	(1.2%)	8.0%	▼	▲	6	6	9	0	3
OBL	94.7%	91.7%	96.3%	3.3%	(1.7%)	▲	▼	7	8	5	1	(2)
FNB	92.9%	87.1%	101.7%	6.7%	(8.6%)	▲	▼	8	10	4	2	(4)
FBL	90.6%	93.0%	92.2%	(2.6%)	(1.7%)	▼	▼	9	7	7	(2)	(2)
EBG	86.8%	84.1%	86.1%	3.2%	0.7%	▲	▲	10	11	13	1	3
CAL	86.3%	90.4%	71.9%	(4.5%)	20.0%	▼	▲	11	9	20	(2)	9
GTB	82.0%	82.9%	81.3%	(1.1%)	0.8%	▼	▲	12	13	16	1	4
ABSA	79.3%	82.8%	84.1%	(4.3%)	(5.7%)	▼	▼	13	14	14	1	1
BOA	78.8%	83.9%	89.2%	(6.0%)	(11.6%)	▼	▼	14	12	10	(2)	(4)
ABG	75.4%	80.8%	84.0%	(6.6%)	(10.2%)	▼	▼	15	15	15	0	0
RBL	74.1%	78.6%	79.9%	(5.7%)	(7.3%)	▼	▼	16	18	19	2	3
SG-GH	73.9%	77.2%	81.0%	(4.3%)	(8.8%)	▼	▼	17	19	17	2	0
GCB	72.7%	73.0%	80.6%	(0.3%)	(9.8%)	▼	▼	18	20	18	2	0
SCB	70.8%	79.5%	86.6%	(11.0%)	(18.2%)	▼	▼	19	16	12	(3)	(7)
FABL	68.2%	72.1%	57.7%	(5.4%)	18.2%	▼	▲	20	22	22	2	2
ZBL	67.7%	72.7%	87.1%	(6.9%)	(22.2%)	▼	▼	21	21	11	0	(10)
UMB	59.7%	78.7%	65.8%	(24.1%)	(9.3%)	▼	▼	22	17	21	(5)	(1)
PBL	0.0%	0.0%	72.2%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	83.5%	86.0%	86.6%	(2.9%)	(3.6%)	▼	▼					

Loan-to-deposit ratio (LDR)

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
SG-GH	67.9%	62.7%	66.7%	8.2%	1.8%	▲	▲	1	1	1	0	0
BOA	50.3%	51.9%	46.1%	(3.0%)	9.3%	▼	▲	2	2	3	0	1
ABSA	49.4%	44.7%	45.9%	10.6%	7.7%	▲	▲	3	3	4	0	1
RBL	46.8%	43.2%	48.3%	8.3%	(2.9%)	▲	▼	4	4	2	0	(2)
GCB	41.7%	40.9%	30.2%	2.0%	37.9%	▲	▲	5	5	5	0	0
ZBL	35.8%	32.6%	23.1%	9.8%	54.8%	▲	▲	6	6	10	0	4
ABG	34.4%	29.9%	22.4%	14.9%	53.2%	▲	▲	7	8	11	1	4
EBG	31.2%	31.9%	28.9%	(2.1%)	8.0%	▼	▲	8	7	6	(1)	(2)
SBG	27.8%	22.8%	27.1%	22.1%	2.7%	▲	▲	9	12	8	3	(1)
FBL	27.8%	22.8%	20.4%	21.7%	36.1%	▲	▲	10	11	12	1	2
FNB	25.4%	22.9%	27.7%	10.5%	(8.4%)	▲	▼	11	10	7	(1)	(4)
GTB	24.3%	26.3%	27.0%	(7.5%)	(10.1%)	▼	▼	12	9	9	(3)	(3)
SCB	18.9%	13.5%	18.0%	39.6%	4.9%	▲	▲	13	15	14	2	1
UBA	16.3%	15.6%	7.7%	4.9%	112.1%	▲	▲	14	14	21	0	7
CAL	15.8%	11.0%	16.4%	43.9%	(3.5%)	▲	▼	15	18	15	3	0
FBN	15.5%	16.2%	15.7%	(4.6%)	(1.3%)	▼	▼	16	13	17	(3)	1
FABL	14.5%	10.8%	11.4%	34.5%	27.4%	▲	▲	17	19	19	2	2
ADB	13.7%	13.4%	18.8%	2.1%	(27.0%)	▲	▼	18	16	13	(2)	(5)
UMB	10.1%	12.0%	16.4%	(15.9%)	(38.5%)	▼	▼	19	17	16	(2)	(3)
OBL	9.7%	9.6%	7.0%	0.5%	38.7%	▲	▲	20	20	22	0	2
CBG	9.1%	9.0%	15.6%	1.9%	(41.4%)	▲	▼	21	21	18	0	(3)
NIB	7.7%	7.0%	9.7%	10.3%	(20.7%)	▲	▼	22	22	20	0	(2)
PBL	0.0%	0.0%	15.7%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	27.9%	26.0%	24.4%	7.4%	14.5%	▲	▲					

Investment in government securities to total assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
CBG	74.9%	71.9%	63.3%	4.3%	18.4%	▲	▲	1	1	2	0	1
CAL	55.8%	60.7%	47.5%	(8.0%)	17.3%	▼	▲	2	3	5	1	3
UBA	55.2%	58.9%	46.9%	(6.2%)	17.7%	▼	▲	3	4	6	1	3
NIB	53.3%	64.4%	37.3%	(17.2%)	43.0%	▼	▲	4	2	11	(2)	7
OBL	50.2%	45.4%	71.0%	10.6%	(29.2%)	▲	▼	5	5	1	0	(4)
FBL	50.1%	40.6%	49.0%	23.4%	2.2%	▲	▲	6	8	4	2	(2)
SBG	45.9%	40.1%	46.2%	14.5%	(0.5%)	▲	▼	7	9	7	2	0
ABG	38.9%	40.9%	34.3%	(4.8%)	13.6%	▼	▲	8	7	13	(1)	5
FBN	37.5%	29.3%	12.7%	27.9%	195.7%	▲	▲	9	18	22	9	13
GCB	37.0%	39.0%	41.1%	(5.0%)	(9.9%)	▼	▼	10	11	8	1	(2)
FNB	35.7%	35.9%	34.4%	(0.7%)	3.6%	▼	▲	11	13	12	2	1
UMB	33.3%	42.5%	37.7%	(21.6%)	(11.7%)	▼	▼	12	6	10	(6)	(2)
ADB	31.2%	32.5%	30.7%	(4.0%)	1.5%	▼	▲	13	14	15	1	2
EBG	31.2%	38.6%	22.0%	(19.3%)	42.0%	▼	▲	14	12	20	(2)	6
ABSA	29.9%	27.2%	29.1%	10.0%	3.0%	▲	▲	15	19	16	4	1
SCB	27.6%	30.1%	33.2%	(8.3%)	(17.0%)	▼	▼	16	16	14	0	(2)
ZBL	27.6%	31.7%	49.2%	(13.2%)	(44.0%)	▼	▼	17	15	3	(2)	(14)
BOA	26.4%	39.6%	28.3%	(33.2%)	(6.6%)	▼	▼	18	10	17	(8)	(1)
GTB	24.3%	26.5%	38.3%	(8.2%)	(36.6%)	▼	▼	19	20	9	1	(10)
RBL	21.4%	18.0%	19.3%	18.8%	11.2%	▲	▲	20	22	21	2	1
FABL	18.5%	29.7%	22.7%	(37.8%)	(18.8%)	▼	▼	21	17	19	(4)	(2)
SG-GH	14.8%	24.7%	23.0%	(39.9%)	(35.5%)	▼	▼	22	21	18	(1)	(4)
PBL	0.0%	0.0%	32.8%	0.0%	(100.0%)	—	▼	0	0	0	0	0
Industry	37.5%	38.8%	38.3%	(3.6%)	(2.3%)	▼	▼					

Ratio category: Capital structure and solvency

Total assets/equity

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
SG-GH	4.29	4.00	3.69	7.2%	16.5%	▼	▼	1	2	1	1	0
BOA	5.08	3.85	3.93	31.9%	29.3%	▼	▼	2	1	2	(1)	0
ABSA	5.34	5.23	5.28	2.2%	1.1%	▼	▼	3	3	4	0	1
SCB	5.36	5.79	5.86	(7.5%)	(8.5%)	▲	▲	4	6	6	2	2
FBN	5.82	5.38	5.01	8.2%	16.1%	▼	▼	5	4	3	(1)	(2)
UBA	6.54	5.52	6.96	18.3%	(6.0%)	▼	▲	6	5	9	(1)	3
EBG	7.24	6.74	7.02	7.4%	3.2%	▼	▼	7	7	10	0	3
ADB	7.33	7.54	9.94	(2.8%)	(26.3%)	▲	▲	8	11	18	3	10
FNB	7.54	7.21	5.69	4.5%	32.4%	▼	▼	9	9	5	0	(4)
ZBL	7.64	8.32	8.70	(8.1%)	(12.2%)	▲	▲	10	15	13	5	3
ABG	7.89	9.15	9.39	(13.8%)	(15.9%)	▲	▲	11	17	15	6	4
CAL	7.92	8.19	26.61	(3.4%)	(70.3%)	▲	▲	12	13	21	1	9
SBG	8.20	7.15	6.85	14.8%	19.7%	▼	▼	13	8	8	(5)	(5)
GTB	8.27	7.31	6.63	13.2%	24.8%	▼	▼	14	10	7	(4)	(7)
FABL	8.64	7.94	8.51	8.8%	1.5%	▼	▼	15	12	12	(3)	(3)
NIB	9.08	8.31	9.58	9.2%	(5.2%)	▼	▲	16	14	16	(2)	0
RBL	9.35	9.53	8.48	(1.9%)	10.2%	▲	▼	17	18	11	1	(6)
GCB	9.60	9.07	9.25	5.9%	3.8%	▼	▼	18	16	14	(2)	(4)
FBL	10.08	9.63	9.90	4.6%	1.8%	▼	▼	19	19	17	0	(2)
OBL	18.14	16.12	16.96	12.5%	7.0%	▼	▼	21	21	20	0	(1)
CBG	12.31	12.90	11.54	(4.6%)	6.6%	▲	▼	20	20	19	0	(1)
UMB	19.67	18.42	124.19	6.8%	(84.2%)	▼	▲	22	0	0	(22)	(22)
PBL	NA	NA	70.34	0.0%	0.0%	—	—	0	0	0	0	0
Industry	8.01	7.64	7.96	4.9%	0.6%	▼	▼					

Net loans and advances/equity

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
NIB	0.61	0.49	0.80	23.0%	(24.1%)	▼	▲	1	0	0	(1)	(1)
FBN	0.72	0.68	0.60	5.2%	19.1%	▼	▼	2	3	2	1	0
UBA	0.74	0.66	0.43	12.7%	72.9%	▼	▼	3	2	1	(1)	(2)
SCB	0.75	0.61	0.81	22.8%	(7.3%)	▼	▲	4	1	3	(3)	(1)
ADB	0.76	0.78	1.50	(1.9%)	(49.0%)	▲	▲	5	6	14	1	9
CBG	0.94	0.95	1.43	(0.5%)	(33.8%)	▲	▲	6	7	10	1	4
CAL	0.98	0.70	3.43	39.6%	(71.3%)	▼	▲	7	4	20	(3)	13
FABL	1.09	0.73	0.85	48.2%	27.7%	▼	▼	8	5	4	(3)	(4)
UMB	1.37	1.58	16.75	(13.6%)	(91.8%)	▲	▲	9	14	21	5	12
FNB	1.40	1.24	1.06	12.7%	31.8%	▼	▼	10	9	5	(1)	(5)
SBG	1.61	1.20	1.27	34.9%	26.7%	▼	▼	11	8	8	(3)	(3)
OBL	1.63	1.42	1.09	14.4%	49.0%	▼	▼	12	11	6	(1)	(6)
BOA	1.67	1.31	1.13	27.5%	47.4%	▼	▼	13	10	7	(3)	(6)
ABSA	1.68	1.51	1.47	11.7%	14.7%	▼	▼	14	12	12	(2)	(2)
GTB	1.76	1.65	1.49	6.7%	17.9%	▼	▼	15	16	13	1	(2)
EBG	1.81	1.74	1.60	4.2%	12.8%	▼	▼	16	17	16	1	0
SG-GH	1.82	1.58	1.42	15.3%	28.2%	▼	▼	17	13	9	(4)	(8)
FBL	1.98	1.61	1.46	22.6%	35.3%	▼	▼	18	15	11	(3)	(7)
ABG	2.13	2.14	1.54	(0.6%)	38.4%	▲	▼	19	18	15	(1)	(4)
ZBL	2.32	2.26	1.61	2.5%	44.1%	▼	▼	20	19	17	(1)	(3)
RBL	3.00	2.86	2.67	4.9%	12.7%	▼	▼	21	21	19	0	(2)
GCB	3.06	2.75	2.13	11.1%	43.7%	▼	▼	22	20	18	(2)	(4)
PBL	NA	NA	9.18	0.0%	0.0%	—	—	0	0	0	0	0
Industry	1.72	1.53	1.47	12.3%	16.7%	▼	▼					

Gross non-performing loan (NPL) ratio (%)

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
UBA	1.7%	2.2%	17.3%	(22.7%)	(90.2%)	▲	▲	1	1	12	0	11
GTB	4.3%	4.4%	1.4%	(2.0%)	207.9%	▲	▼	2	2	3	0	1
ABG	4.6%	4.8%	3.4%	(2.9%)	36.2%	▲	▼	3	3	5	0	2
GCB	4.7%	4.9%	13.7%	(4.1%)	(65.7%)	▲	▲	4	4	7	0	3
FBL	6.9%	7.8%	7.0%	(11.8%)	(1.7%)	▲	▲	5	6	6	1	1
FBN	7.1%	7.4%	18.6%	(4.0%)	(61.8%)	▲	▲	6	5	16	(1)	10
CAL	10.1%	15.1%	51.6%	(33.1%)	(80.4%)	▲	▲	7	12	21	5	14
ZBL	10.2%	11.9%	1.4%	(14.1%)	629.3%	▲	▼	8	7	3	(1)	(5)
ABSA	11.4%	16.3%	15.0%	(30.4%)	(24.3%)	▲	▲	9	13	10	4	1
BOA	12.3%	11.9%	14.9%	3.9%	(17.2%)	▼	▲	10	7	9	(3)	(1)
RBL	13.0%	13.8%	16.9%	(5.6%)	(22.9%)	▲	▲	11	9	11	(2)	0
FNB	13.7%	14.8%	14.6%	(7.5%)	(6.2%)	▲	▲	12	11	8	(1)	(4)
SG-GH	13.9%	13.9%	17.9%	(0.1%)	(22.6%)	▲	▲	13	10	13	(3)	0
FABL	14.3%	20.0%	26.2%	(28.5%)	(45.5%)	▲	▲	14	15	19	1	5
EBG	14.4%	20.5%	24.9%	(29.6%)	(42.0%)	▲	▲	15	16	18	1	3
OBL	14.7%	18.0%	19.5%	(18.3%)	(24.7%)	▲	▲	16	14	17	(2)	1
SBG	23.3%	25.2%	27.0%	(7.8%)	(13.9%)	▲	▲	17	17	20	0	3
SCB	23.5%	27.0%	18.2%	(13.2%)	28.8%	▲	▼	18	18	15	0	(3)
CBG	33.3%	35.3%	18.1%	(5.7%)	84.0%	▲	▼	19	19	14	0	(5)
UMB	51.5%	42.0%	0.0%	22.6%	0.0%	▼	—	20	20	1	0	(19)
NIB	56.2%	66.0%	0.0%	(14.9%)	0.0%	▲	—	21	21	1	0	(20)
ADB	67.8%	69.9%	71.1%	(2.9%)	(4.6%)	▲	▲	22	22	22	0	0
PBL	0.0%	0.0%	73.8%	0.0%	(100.0%)	—	▲	0	0	0	0	0
Industry	18.8%	20.6%	20.5%	(8.9%)	(8.6%)	▲	▲					

Capital adequacy ratio (%)

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
NIB	48.1%	50.8%	0.0%	(5.4%)	0.0%	▼	—	1	1	19	0	18
FBN	37.9%	39.4%	46.2%	(3.9%)	(17.9%)	▼	▼	2	2	1	0	(1)
SCB	32.0%	25.2%	30.8%	27.1%	4.0%	▲	▲	3	9	4	6	1
GTB	30.6%	30.9%	34.6%	(1.1%)	(11.5%)	▼	▼	4	4	2	0	(2)
BOA	27.3%	33.0%	34.6%	(17.1%)	(21.0%)	▼	▼	5	3	2	(2)	(3)
ADB	26.9%	26.8%	(0.5%)	0.7%	5488.0%	▲	▲	6	7	21	1	15
FNB	25.1%	30.1%	23.8%	(16.8%)	5.3%	▼	▲	7	5	8	(2)	1
ABSA	24.0%	26.7%	25.6%	(10.2%)	(6.3%)	▼	▼	8	8	7	0	(1)
SBG	23.4%	29.7%	27.8%	(21.4%)	(16.0%)	▼	▼	9	6	5	(3)	(4)
UBA	21.4%	22.8%	14.8%	(5.9%)	44.6%	▼	▲	10	11	17	1	7
OBL	21.1%	18.7%	17.8%	12.4%	18.3%	▲	▲	11	17	14	6	3
FBL	19.8%	23.3%	18.0%	(15.0%)	10.1%	▼	▲	12	10	13	(2)	1
SG-GH	19.6%	22.4%	22.7%	(12.3%)	(13.6%)	▼	▼	13	12	9	(1)	(4)
RBL	19.2%	20.0%	18.9%	(4.0%)	1.4%	▼	▲	14	16	12	2	(2)
ZBL	19.1%	20.6%	25.9%	(7.3%)	(26.3%)	▼	▼	15	14	6	(1)	(9)
EBG	18.8%	20.5%	16.9%	(8.1%)	11.4%	▼	▲	16	15	15	(1)	(1)
FABL	18.2%	21.3%	16.1%	(14.2%)	13.2%	▼	▲	17	13	16	(4)	(1)
ABG	18.2%	18.6%	19.1%	(2.2%)	(4.7%)	▼	▼	18	18	11	0	(7)
CAL	18.2%	17.2%	(7.6%)	5.6%	339.1%	▲	▲	19	20	22	1	3
GCB	15.9%	17.8%	20.0%	(10.7%)	(20.5%)	▼	▼	20	19	10	(1)	(10)
CBG	14.9%	15.3%	13.8%	(2.2%)	8.0%	▼	▲	21	21	18	0	(3)
UMB	13.0%	12.2%	0.0%	6.9%	0.0%	▲	—	22	22	19	0	(3)
PBL	0.0%	0.0%	(23.0%)	0.0%	100.0%	—	▲	0	0	0	0	0
Industry	23.3%	24.7%	17.2%	(5.6%)	35.3%	▼	▲					

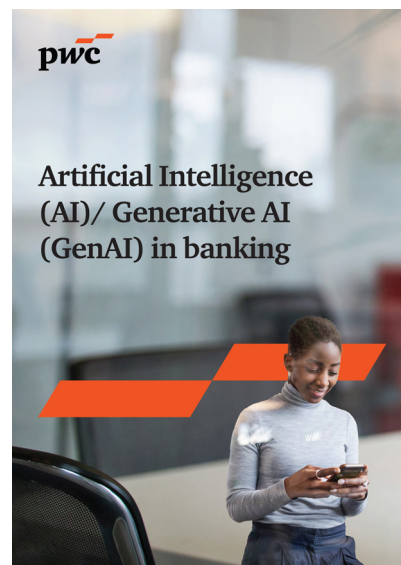
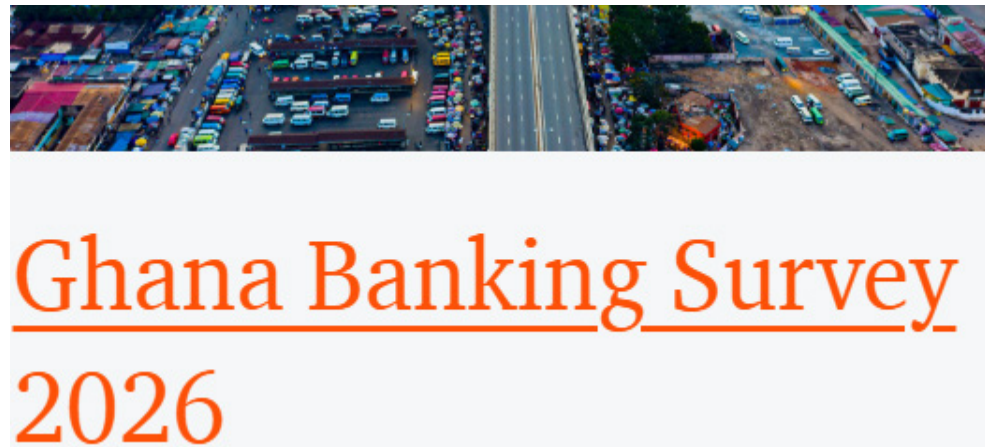
Tier 1 capital to total risk weighted assets

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
FBN	33.6%	42.8%	78.7%	(21.5%)	(57.3%)	▼	▼	1	1	1	0	0
SG-GH	32.6%	31.5%	35.8%	3.6%	(8.9%)	▲	▼	2	4	3	2	1
SCB	31.7%	29.3%	25.1%	8.5%	26.5%	▲	▲	3	5	7	2	4
BOA	31.4%	32.4%	41.5%	(3.1%)	(24.5%)	▼	▼	4	2	2	(2)	(2)
ABSA	29.1%	32.2%	32.9%	(9.7%)	(11.5%)	▼	▼	5	3	4	(2)	(1)
FABL	28.6%	25.1%	24.8%	13.8%	15.1%	▲	▲	6	9	8	3	2
GTB	25.6%	26.9%	24.5%	(5.1%)	4.3%	▼	▲	7	6	9	(1)	2
FNB	24.5%	26.1%	20.4%	(6.2%)	19.8%	▼	▲	8	7	12	(1)	4
UBA	22.8%	25.4%	27.1%	(10.1%)	(15.8%)	▼	▼	9	8	6	(1)	(3)
ZBL	21.6%	18.0%	16.4%	19.8%	31.6%	▲	▲	10	13	15	3	5
ABG	20.8%	18.1%	23.7%	14.6%	(12.2%)	▲	▼	11	12	10	1	(1)
EBG	20.7%	19.2%	27.1%	7.5%	(23.8%)	▲	▼	12	11	5	(1)	(7)
SBG	18.5%	24.6%	22.5%	(25.0%)	(18.0%)	▼	▼	13	10	11	(3)	(2)
RBL	15.2%	16.6%	17.0%	(8.4%)	(10.5%)	▼	▼	14	15	13	1	(1)
GCB	15.1%	15.9%	16.9%	(5.0%)	(10.2%)	▼	▼	15	16	14	1	(1)
CAL	14.4%	13.4%	1.8%	7.6%	705.6%	▲	▲	16	17	20	1	4
FBL	13.2%	16.8%	15.0%	(21.5%)	(12.4%)	▼	▼	17	14	16	(3)	(1)
ADB	12.4%	10.8%	10.0%	14.8%	24.5%	▲	▲	18	18	18	0	0
CBG	9.8%	8.5%	11.4%	15.7%	(14.1%)	▲	▼	19	20	17	1	(2)
OBL	8.0%	9.7%	6.4%	(17.4%)	24.0%	▼	▲	20	19	19	(1)	(1)
UMB	2.5%	2.1%	(7.9%)	17.1%	131.5%	▲	▲	21	21	21	0	0
NIB	(23.6%)	(24.0%)	(65.4%)	1.5%	63.9%	▲	▲	22	22	22	0	0
PBL	0.0%	0.0%	(12.8%)	0.0%	100.0%	—	▲	0	0	0	0	0
Industry	17.5%	18.1%	18.0%	(3.4%)	(2.5%)	▼	▼					

Risk weighted asset density [Risk weighted assets to total assets]

	Current year		Prior year	Performance				Standings/ rankings/ industry position			Movements (gains/ losses)	
Bank	Q2	Q1	Corresponding Qtr	Change over prior quarter (current year)	Change over corresponding quarter (prior year)	Improvement/ deterioration in performance (vs. prior quarter, current year)	Improvement/ deterioration in performance (vs. prior year)	Rank (Current quarter)	Rank (Prior quarter)	Rank (corresponding quarter, prior year)	# of places gained or lost (current quarter vs. prior quarter)	# of places gained or lost (current quarter vs. corresponding quarter, prior year)
FABL	31.0%	38.9%	32.7%	(20.2%)	(5.2%)	▲	▲	1	1	2	0	1
UMB	40.3%	51.1%	51.3%	(21.1%)	(21.4%)	▲	▲	2	7	9	5	7
SCB	41.5%	40.6%	47.0%	2.3%	(11.6%)	▼	▲	3	2	5	(1)	2
ADB	42.6%	43.8%	47.3%	(2.7%)	(9.8%)	▲	▲	4	4	6	0	2
GTB	45.5%	49.0%	60.8%	(7.1%)	(25.1%)	▲	▲	5	6	15	1	10
FBN	49.9%	42.1%	24.8%	18.7%	101.6%	▼	▼	6	3	1	(3)	(5)
RBL	53.6%	48.1%	50.7%	11.4%	5.6%	▼	▼	7	5	8	(2)	1
FNB	54.3%	53.2%	53.1%	2.1%	2.2%	▼	▼	8	8	11	0	3
EBG	56.2%	64.4%	44.8%	(12.8%)	25.3%	▲	▼	9	16	3	7	(6)
SG-GH	57.3%	64.2%	61.5%	(10.7%)	(6.9%)	▲	▲	10	13	16	3	6
ZBL	58.7%	64.4%	70.1%	(8.8%)	(16.2%)	▲	▲	11	15	20	4	9
OBL	59.2%	54.2%	77.4%	9.2%	(23.5%)	▼	▲	12	9	22	(3)	10
BOA	59.3%	73.6%	57.2%	(19.4%)	3.8%	▲	▼	13	21	13	8	0
NIB	60.0%	70.3%	45.6%	(14.7%)	31.5%	▲	▼	14	19	4	5	(10)
ABSA	61.4%	56.0%	56.8%	9.6%	8.1%	▼	▼	15	10	12	(5)	(3)
SBG	65.6%	56.9%	64.7%	15.4%	1.3%	▼	▼	16	11	19	(5)	3
ABG	66.0%	64.3%	50.7%	2.6%	30.1%	▼	▼	17	14	7	(3)	(10)
UBA	66.6%	70.8%	53.1%	(5.9%)	25.4%	▲	▼	18	20	10	2	(8)
CAL	68.2%	69.2%	60.4%	(1.5%)	12.8%	▲	▼	19	17	14	(2)	(5)
GCB	69.0%	69.4%	64.2%	(0.7%)	7.5%	▲	▼	20	18	18	(2)	(2)
FBL	69.9%	57.5%	64.0%	21.5%	9.2%	▼	▼	21	12	17	(9)	(4)
CBG	82.6%	79.2%	75.6%	4.3%	9.2%	▼	▼	22	22	21	0	(1)
PBL	0.0%	0.0%	45.9%	0.0%	(100.0%)	—	▲	0	0	0	0	0
Industry	59.0%	59.3%	57.1%	(0.4%)	3.4%	▲	▼					

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Quarterly analysis for banking industry

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