

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the periods indicated

		March 2024		June 2024		September 2024		Year-to-date (Jan-Sep)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
1	Capital Adequacy:								
1.1	Capital / Risk-weighted Assets	45.29	24.19	44.83	23.28	42.36	26.90	42.36	26.90
1.2	Tier I Capital / Risk-weighted Assets	42.86	24.19	42.42	23.28	40.09	26.90	40.09	26.90
1.3	Tier II Capital / Risk-weighted Assets	2.43	0.00	2.41	0.00	2.27	0.00	2.27	0.00
1.4	Capital and reserves / Total Assets [^]	21.38	19.20	20.90	19.65	20.49	20.24	20.49	20.24
2	Lending / connected parties:								
2.1	Related party loans* / gross loans	0.05	6.66	0.04	6.69	0.04	6.53	0.04	6.53
2.2	Related party loans* / Capital base	0.18	22.68	0.15	23.48	0.15	22.12	0.15	22.12
2.3	Director exposure / related party loans*	27.24	25.97	15.65	29.98	14.82	28.41	14.82	28.41
3.	Asset Composition								
3.1	Low income mortgage loans / gross loans	43.28	2.37	41.72	2.11	40.67	2.24	40.67	2.24
3.2	Real estate mortgage / gross loans	100.00	49.28	99.99	46.28	99.99	45.47	99.99	45.47
3.3	Staff loans / gross loans	0.54	0.35	0.53	0.30	0.55	0.28	0.55	0.28
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.07	43.06	1.09	43.26	1.10	43.31	1.10	43.31
3.6	Top 20 borrowers exposure / capital base	3.98	178.81	4.23	182.30	4.39	175.49	4.39	175.49
4	Asset Quality								
4.1	Non-performing loans / gross loans	3.73	3.24	4.38	2.28	3.88	2.53	3.88	2.53
4.2	Non-performing loans / gross assets	2.66	2.09	3.15	1.55	2.81	1.71	2.81	1.71
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	8.87	3.28	11.03	0.31	9.82	1.10	9.82	1.10
4.4	Non-performing loans / capital and reserves	12.10	10.25	14.61	7.43	13.29	7.98	13.29	7.98
4.5	Reserve for loan losses / non-performing loans	29.35	70.28	27.55	96.17	28.98	87.16	28.98	87.16
4.6	Total on-balance sheet assets~ / capital and reserves	454.64	490.46	463.28	479.56	473.18	466.72	473.18	466.72
4.7	Gross loans / deposits	91.60	83.18	92.12	88.09	91.96	88.06	91.96	88.06
4.8	Gross loans / gross assets	71.30	64.48	71.95	67.97	72.31	67.48	72.31	67.48
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	45.40	78.21	44.68	83.16	45.85	74.10	45.85	74.10
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	0.00	108.77	0.00	102.77	0.00	96.15	0.00	96.15
4.12	Reserve for loan losses / gross loans	1.10	2.28	1.21	2.19	1.13	2.21	1.13	2.21
5	Earnings and Profitability								
5.1	Return on assets	0.14	0.24	0.10	0.54	0.22	0.73	0.54	1.75
5.2	Return on equity	0.65	0.83	0.47	2.79	0.71	2.44	2.52	10.46
5.3	Net interest income / operating income	52.87	65.30	53.89	66.38	55.20	70.89	54.03	67.90
5.4	Non-interest income / operating income	2.72	12.77	1.92	14.01	1.34	13.31	1.97	13.39
5.5	Operating expenses / operating income	85.08	83.01	89.63	71.27	77.98	64.64	84.09	71.82
5.6	Foreign exchange gains / operating income	0.00	0.04	0.00	0.00	0.00	0.23	0.00	0.10
5.7	Interest expense / interest income	45.66	25.13	45.05	22.81	44.05	18.22	44.89	21.61
5.8	Non-interest income / operating expenses	3.20	15.39	2.14	19.65	1.72	20.58	2.34	18.64
5.9	Personnel expenses / operating expenses	28.31	50.25	25.89	49.40	28.05	48.65	27.37	49.40
5.10	Earning assets / average total assets	99.37	90.53	99.22	90.13	99.56	90.10	119.31	105.00
5.11	Non-interest expenses / operating income	40.67	61.08	45.45	51.66	34.52	48.84	40.09	53.10
5.12	Personnel expenses / non-interest expenses	59.23	68.29	51.07	68.16	63.36	64.38	57.42	66.81
5.13	Net operating income / average total assets	0.14	0.34	0.10	0.66	0.22	0.99	0.54	2.29
5.14	Operating expenses / average total assets	0.81	1.64	0.87	1.63	0.78	1.81	2.86	5.83
5.15	Interest rate spread	-	-	0.00	-	4.55	-	4.55	-
6	Liquidity:								
6.1	Interest expense / average earning assets	0.44	0.49	0.44	0.50	0.44	0.49	1.53	1.70
6.2	Net interest income / average earning assets	0.52	1.45	0.53	1.71	0.56	2.21	1.88	6.18
6.3	Liquid assets / gross assets	20.97	15.18	19.17	12.59	17.92	13.92	17.92	13.92
6.4	Liquid assets / total demand and time liabilities	26.96	19.76	24.55	16.52	22.80	18.40	22.80	18.40
6.5	Deposit / Loans	109.17	120.21	108.56	113.52	108.75	113.56	108.75	113.56
6.6	Deposits / Loans and investments	99.68	98.64	98.53	94.61	99.02	94.86	99.02	94.86
6.7	Deposits / gross assets	77.84	77.51	78.11	77.16	78.64	76.63	78.64	76.63

[^] Total assets = gross assets net of reserves for loan losses

* Related party loans do not include Officials and Employees.

**'Large exposures' represents aggregate credit exposures (loans and Investments) 10% and greater of capital base.

~ Total on-balance sheet assets = gross assets