

**FINANCIAL INDICATORS**  
**FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS**

For the periods indicated

		March 2020		June 2019		Half Year (Jan-Jun)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>						
1.1	Capital / Risk-weighted Assets	63.52	25.47	59.86	25.24	59.86	25.24
1.2	Tier I Capital / Risk-weighted Assets	59.54	25.47	56.87	25.24	56.87	25.24
1.3	Tier II Capital / Risk-weighted Assets	3.98	0.00	3.81	0.00	3.81	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	24.69	16.16	24.50	16.25	24.50	16.25
<b>2</b>	<b>Lending / connected parties:</b>						
2.1	Related party loans* / gross loans	0.08	4.46	0.08	4.46	0.08	4.46
2.2	Related party loans* / Capital base	0.21	16.96	0.21	16.91	0.21	16.91
2.3	Director exposure / related party loans*	13.07	10.79	13.00	10.28	13.00	10.28
<b>3.</b>	<b>Asset Composition</b>						
3.1	Low income mortgage loans / gross loans	59.25	1.46	58.95	1.45	58.95	1.45
3.2	Real estate mortgage / gross loans	99.99	60.02	100.00	57.01	100.00	57.01
3.3	Staff loans / gross loans	0.50	0.38	0.48	0.52	0.48	0.52
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	2.74	29.27	2.65	26.45	2.65	26.45
3.6	Top 20 borrowers exposure / capital base	8.04	153.88	7.91	140.24	7.91	140.24
<b>4</b>	<b>Asset Quality</b>						
4.1	Non-performing loans / gross loans	4.04	10.56	7.70	12.09	7.70	12.09
4.2	Non-performing loans / gross assets	2.48	6.34	4.64	7.27	4.64	7.27
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	6.91	25.72	15.84	31.06	15.84	31.06
4.4	Non-performing loans / capital and reserves	9.81	35.09	18.50	39.95	18.50	39.95
4.5	Reserve for loan losses / non-performing loans	31.73	35.95	17.09	32.25	17.09	32.25
4.6	Total on-balance sheet assets- / capital and reserves	395.51	533.44	398.34	549.12	398.34	549.12
4.7	Gross loans / deposits	82.43	74.99	81.10	74.99	81.10	74.99
4.8	Gross loans / gross assets	61.34	60.03	60.31	60.19	60.31	60.19
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.04	61.99	39.11	62.84	39.11	62.84
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	0.00	63.44	0.00	101.32	0.00	101.32
4.12	Reserve for loan losses / gross loans	1.28	3.80	1.32	3.90	1.32	3.90
<b>5</b>	<b>Earnings and Profitability</b>						
5.1	Return on assets	0.30	0.40	0.26	0.15	0.61	0.62
5.2	Return on equity	1.21	2.39	1.07	0.90	2.80	4.34
5.3	Net interest income / operating income	63.11	67.22	61.81	65.98	62.47	66.63
5.4	Non-interest income / operating income	0.63	10.52	0.51	13.06	0.57	11.74
5.5	Operating expenses / operating income	72.89	78.02	75.19	81.20	74.03	79.55
5.6	Foreign exchange gains / operating income	0.00	0.20	0.00	0.11	0.00	0.16
5.7	Interest expense / interest income	36.49	24.87	37.88	24.11	37.17	24.51
5.8	Non-interest income / operating expenses	0.86	13.49	0.68	16.09	0.77	14.76
5.9	Personnel expenses / operating expenses	26.91	48.70	26.75	49.41	26.83	49.05
5.10	Earning assets / average total assets	99.50	94.46	97.67	89.89	107.14	105.79
5.11	Non-interest expenses / operating income	36.64	55.77	37.50	60.25	37.06	57.92
5.12	Personnel expenses / non-interest expenses	53.55	68.14	53.63	66.60	53.59	67.37
5.13	Net operating income / average total assets	0.30	0.47	0.26	0.36	0.61	0.95
5.14	Operating expenses / average total assets	0.82	1.68	0.79	1.55	1.74	3.71
5.15	Interest rate spread	4.75	-	4.75	-	4.75	-
<b>6</b>	<b>Liquidity:</b>						
6.1	Interest expense / average earning assets	0.41	0.51	0.41	0.44	0.90	1.14
6.2	Net interest income / average earning assets	0.72	1.54	0.67	1.40	1.52	3.52
6.3	Liquid assets / gross assets	27.00	10.15	27.20	10.82	27.20	10.82
6.4	Liquid assets / total demand and time liabilities	36.30	12.81	36.58	13.64	36.58	13.64
6.5	Deposit / Loans	121.32	133.34	123.31	133.36	123.31	133.36
6.6	Deposits / Loans and investments	104.81	96.45	106.62	95.44	106.62	95.44
6.7	Deposits / gross assets	74.41	80.05	74.36	80.26	74.36	80.26

<sup>^</sup> 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