

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

		March 2020	
		NBS	HHHT
<b>1</b>	<b>Capital Adequacy:</b>		
1.1	Capital / Risk-weighted Assets	63.52	25.47
1.2	Tier I Capital / Risk-weighted Assets	59.54	25.47
1.3	Tier II Capital / Risk-weighted Assets	3.98	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	24.69	16.16
<b>2</b>	<b>Lending / connected parties:</b>		
2.1	Related party loans* / gross loans	0.08	4.46
2.2	Related party loans* / Capital base	0.21	17.39
2.3	Director exposure / related party loans*	13.07	10.79
<b>3.</b>	<b>Asset Composition</b>		
3.1	Low income mortgage loans / gross loans	59.25	1.46
3.2	Real estate mortgage / gross loans	99.99	60.02
3.3	Staff loans / gross loans	0.50	0.38
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	2.74	29.27
3.6	Top 20 borrowers exposure / capital base	8.04	157.82
<b>4</b>	<b>Asset Quality</b>		
4.1	Non-performing loans / gross loans	4.04	10.56
4.2	Non-performing loans / gross assets	2.48	6.34
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	6.91	25.72
4.4	Non-performing loans / capital and reserves	9.81	35.09
4.5	Reserve for loan losses / non-performing loans	31.73	35.95
4.6	Total on-balance sheet assets~ / capital and reserves	395.51	553.44
4.7	Gross loans / deposits	82.43	74.99
4.8	Gross loans / gross assets	61.34	60.03
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.04	61.99
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	0.00	65.07
4.12	Reserve for loan losses / gross loans	1.28	3.80
<b>5</b>	<b>Earnings and Profitability</b>		
5.1	Return on assets	0.30	0.40
5.2	Return on equity	1.21	2.39
5.3	Net interest income / operating income	63.11	67.22
5.4	Non-interest income / operating income	0.63	10.52
5.5	Operating expenses / operating income	72.89	78.02
5.6	Foreign exchange gains / operating income	0.00	0.20
5.7	Interest expense / interest income	36.49	24.87
5.8	Non-interest income / operating expenses	0.86	13.49
5.9	Personnel expenses / operating expenses	26.91	48.70
5.10	Earning assets / average total assets	99.50	94.46
5.11	Non-interest expenses / operating income	36.64	55.77
5.12	Personnel expenses / non-interest expenses	53.55	68.14
5.13	Net operating income / average total assets	0.30	0.47
5.14	Operating expenses / average total assets	0.82	1.68
5.15	Interest rate spread	4.75	-
<b>6</b>	<b>Liquidity:</b>		
6.1	Interest expense / average earning assets	0.41	0.51
6.2	Net interest income / average earning assets	0.72	1.54
6.3	Liquid assets / gross assets	27.00	10.15
6.4	Liquid assets / total demand and time liabilities	36.30	12.81
6.5	Deposit / Loans	121.32	133.34
6.6	Deposits / Loans and investments	104.81	96.45
6.7	Deposits / gross assets	74.41	80.05

<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