

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

For the periods indicated

		March 2020		June 2020		September 2020		Jan-Sept 2020	
		NBS	HIHT	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	59.62	25.60	59.86	25.24
1.2	Tier I Capital / Risk-weighted Assets	59.54	25.47	56.87	25.24	56.58	25.60	56.87	25.24
1.3	Tier II Capital / Risk-weighted Assets	3.98	0.00	3.81	0.00	3.78	0.00	3.81	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	24.69	16.16	24.50	16.25	24.42	16.59	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	4.49	0.08	4.46
2.2	Related party loans* / Capital base	0.21	16.96	0.21	16.91	0.21	16.63	0.21	16.91
2.3	Director exposure / related party loans*	13.07	10.79	13.00	10.28	12.94	10.24	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	1.47	58.46	1.51	58.95	1.47
3.2	Real estate mortgage / gross loans	99.99	60.02	100.00	57.01	99.99	59.68	100.00	57.01
3.3	Staff loans / gross loans	0.50	0.38	0.48	0.52	0.48	0.70	0.48	0.52
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	0.00	0.00	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	2.74	29.27	2.65	26.45	2.65	30.67	2.65	26.45
3.6	Top 20 borrowers exposure / capital base	8.04	153.88	7.91	140.24	8.02	158.55	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	9.02	11.85	7.70	12.09
4.2	Non-performing loans / gross assets	2.48	6.34	4.64	7.27	5.39	7.11	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	18.92	29.98	15.84	31.06
4.4	Non-performing loans / capital and reserves	9.81	35.09	18.50	39.95	21.52	38.52	18.50	39.95
4.5	Reserve for loan losses / non-performing loans	31.73	35.95	17.09	32.25	14.90	31.66	17.09	32.25
4.6	Total on-balance sheet assets~ / capital and reserves	395.51	553.44	398.34	549.12	399.65	541.49	398.34	549.12
4.7	Gross loans / deposits	82.43	74.99	81.10	74.99	80.22	74.86	81.10	74.99
4.8	Gross loans / gross assets	61.34	60.03	60.31	60.19	59.71	60.03	60.31	60.19
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.04	61.99	39.11	62.84	38.70	63.35	39.11	62.84
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	63.44	0.00	55.12	0.00	53.97	0.00	55.12
4.12	Reserve for loan losses / gross loans	1.28	3.80	1.32	3.90	1.34	3.75	1.32	3.90
<b>5</b>	<b>Earnings and Profitability</b>								
5.1	Return on assets	0.30	0.40	0.26	0.19	0.29	0.33	0.93	1.06
5.2	Return on equity	1.21	2.39	1.07	1.15	1.19	2.01	4.27	7.28
5.3	Net interest income / operating income	63.11	67.22	61.81	68.99	62.28	65.82	62.40	67.34
5.4	Non-interest income / operating income	0.63	10.52	0.51	10.05	0.56	10.92	0.57	10.50
5.5	Operating expenses / operating income	72.89	78.02	75.19	81.20	73.13	73.93	73.72	77.71
5.6	Foreign exchange gains / operating income	0.00	0.20	0.00	0.11	0.00	0.25	0.00	0.19
5.7	Interest expense / interest income	36.49	24.87	37.88	23.30	37.37	26.11	37.24	24.76
5.8	Non-interest income / operating expenses	0.86	13.49	0.68	12.38	0.77	14.77	0.77	13.51
5.9	Personnel expenses / operating expenses	26.91	48.70	26.75	49.41	26.33	49.55	26.66	49.20
5.10	Earning assets / average total assets	99.50	94.46	97.67	89.89	97.67	90.56	108.02	106.78
5.11	Non-interest expenses / operating income	36.64	55.77	37.50	60.25	35.97	50.67	36.69	55.54
5.12	Personnel expenses / non-interest expenses	53.55	68.14	53.63	66.60	53.52	72.29	53.57	68.84
5.13	Net operating income / average total assets	0.30	0.47	0.26	0.36	0.29	0.50	0.93	1.55
5.14	Operating expenses / average total assets	0.82	1.68	0.79	1.55	0.79	1.43	2.60	5.39
5.15	Interest rate spread	4.75	-	4.75	-	0.00	-	4.75	-
<b>6</b>	<b>Liquidity:</b>								
6.1	Interest expense / average earning assets	0.41	0.51	0.41	0.44	0.42	0.50	1.35	1.73
6.2	Net interest income / average earning assets	0.72	1.54	0.67	1.46	0.70	1.41	2.28	5.26
6.3	Liquid assets / gross assets	27.00	10.15	27.20	10.82	26.26	8.92	26.78	8.92
6.4	Liquid assets / total demand and time liabilities	36.30	12.81	36.58	13.64	35.30	11.26	36.58	11.26
6.5	Deposit / Loans	121.32	133.34	123.31	133.35	124.66	133.58	124.66	133.58
6.6	Deposits / Loans and investments	104.81	96.45	106.62	95.44	106.49	95.65	107.88	95.65
6.7	Deposits / gross assets	74.41	80.05	74.36	80.26	74.43	80.19	74.43	80.19

<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