

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

For the periods indicated

		March 2021		June 2021		September 2021		Jan-Sept 2021	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>								
1.1	Capital / Risk-weighted Assets	60.72	26.01	60.88	26.37	67.58	27.19	67.58	27.19
1.2	Tier I Capital / Risk-weighted Assets	57.05	26.01	57.20	26.37	63.50	27.19	63.50	27.19
1.3	Tier II Capital / Risk-weighted Assets	3.67	0.00	3.68	0.00	4.09	0.00	4.09	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	24.39	17.30	24.16	17.66	24.10	18.71	24.10	18.71
<b>2</b>	<b>Lending / connected parties:</b>								
2.1	Related party loans* / gross loans	0.08	4.47	0.08	4.43	0.07	4.70	0.07	4.70
2.2	Related party loans* / Capital base	0.19	17.21	0.19	16.70	0.19	17.26	0.19	17.26
2.3	Director exposure / related party loans*	12.69	17.68	12.20	19.17	11.66	26.73	11.66	26.73
<b>3.</b>	<b>Asset Composition</b>								
3.1	Low income mortgage loans / gross loans	74.43	1.54	99.11	1.69	97.49	1.68	97.49	1.68
3.2	Real estate mortgage / gross loans	100.45	58.70	99.99	58.07	99.99	57.64	99.99	57.64
3.3	Staff loans / gross loans	0.49	0.70	0.50	0.71	0.56	0.67	0.56	0.67
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	2.37	32.20	1.82	32.49	1.44	32.90	1.44	32.90
3.6	Top 20 borrowers exposure / capital base	6.90	163.32	5.44	160.55	4.31	157.69	4.31	157.69
<b>4</b>	<b>Asset Quality</b>								
4.1	Non-performing loans / gross loans	9.15	9.84	9.01	9.86	9.10	9.65	9.10	9.65
4.2	Non-performing loans / gross assets	5.30	6.39	5.14	6.39	5.18	6.44	5.18	6.44
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	19.20	19.83	18.72	18.39	18.92	16.12	18.92	16.12
4.4	Non-performing loans / capital and reserves	21.29	32.23	20.85	31.43	21.08	29.83	21.08	29.83
4.5	Reserve for loan losses / non-performing loans	12.13	47.97	12.57	50.81	12.62	54.80	12.62	54.80
4.6	Total on-balance sheet assets~ / capital and reserves	401.92	504.27	405.69	491.67	406.56	463.45	406.56	463.45
4.7	Gross loans / deposits	77.27	82.15	76.01	82.55	75.91	86.56	75.91	86.56
4.8	Gross loans / gross assets	57.88	64.93	57.03	64.80	56.99	66.70	56.99	66.70
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.39	64.45	37.53	64.81	33.39	66.38	33.39	66.38
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	75.76	0.00	81.90	0.00	78.88	0.00	78.88
4.12	Reserve for loan losses / gross loans	1.11	4.72	1.13	5.01	1.15	5.29	1.15	5.29
<b>5</b>	<b>Earnings and Profitability</b>								
5.1	Return on assets	0.28	0.44	0.25	0.17	0.24	0.19	0.78	0.79
5.2	Return on equity	1.14	2.52	1.04	0.96	0.98	1.04	3.20	4.49
5.3	Net interest income / operating income	61.33	61.42	59.74	60.65	59.20	64.39	60.09	62.14
5.4	Non-interest income / operating income	0.70	19.03	0.95	19.96	0.43	15.06	0.70	18.03
5.5	Operating expenses / operating income	73.52	77.32	75.28	86.67	76.57	85.11	75.12	83.02
5.6	Foreign exchange gains / operating income	0.00	0.24	0.00	0.30	0.00	1.16	0.00	0.56
5.7	Interest expense / interest income	38.24	24.15	39.68	24.23	40.54	24.20	39.49	24.19
5.8	Non-interest income / operating expenses	0.96	24.61	1.27	23.03	0.57	17.69	0.93	21.72
5.9	Personnel expenses / operating expenses	27.37	44.89	26.94	37.05	26.41	40.50	26.90	40.66
5.10	Earning assets / average total assets	97.68	92.46	97.84	92.29	97.53	92.14	100.41	92.90
5.11	Non-interest expenses / operating income	35.55	57.77	35.98	67.27	36.20	64.55	35.91	63.19
5.12	Personnel expenses / non-interest expenses	56.59	60.08	56.38	47.73	55.85	53.39	56.27	53.42
5.13	Net operating income / average total assets	0.28	0.50	0.25	0.29	0.24	0.32	0.78	1.11
5.14	Operating expenses / average total assets	0.77	1.70	0.77	1.89	0.77	1.81	2.35	5.41
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	0.47	0.42	0.46	0.42	0.48	1.26	1.41
6.2	Net interest income / average earning assets	0.67	1.48	0.63	1.44	0.62	1.49	1.94	4.43
6.3	Liquid assets / gross assets	30.32	10.74	29.67	9.78	29.32	9.02	29.30	9.02
6.4	Liquid assets / total demand and time liabilities	40.51	13.72	39.54	12.61	39.07	11.85	39.54	11.85
6.5	Deposit / Loans	129.42	121.73	131.56	121.14	131.74	115.53	131.74	115.53
6.6	Deposits / Loans and investments	110.48	92.40	109.89	92.45	110.82	88.58	110.25	88.58
6.7	Deposits / gross assets	74.90	79.04	75.03	78.50	75.08	77.06	75.08	77.06

<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