

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

For the periods indicated

	September 2019		Year-to-date (Jan-Sep)		December 2019		Year-to-date (Jan-Dec)	
	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
1 Capital Adequacy:								
1.1 Capital / Risk-weighted Assets	57.52	22.75	57.52	22.75	57.61	26.18	57.61	26.18
1.2 Tier I Capital / Risk-weighted Assets	53.68	22.75	53.68	22.75	53.77	26.18	53.77	26.18
1.3 Tier II Capital / Risk-weighted Assets	3.84	0.00	3.84	0.00	3.84	0.00	3.84	0.00
1.4 Capital and reserves / Total Assets ^a	24.37	14.02	24.37	14.02	24.74	16.08	24.74	16.08
2 Lending / connected parties:								
2.1 Related party loans ^a / gross loans	0.09	4.46	0.09	4.46	0.09	4.42	0.09	4.42
2.2 Related party loans ^a / Capital base	0.23	20.06	0.23	20.06	0.23	17.29	0.23	17.29
2.3 Director exposure / related party loans ^a	12.92	7.14	12.92	7.14	12.84	10.48	12.84	10.48
3. Asset Composition								
3.1 Low income mortgage loans / gross loans	60.67	1.23	60.67	1.23	60.04	1.33	60.04	1.33
3.2 Real estate mortgage / gross loans	99.99	60.71	99.99	60.71	99.99	59.12	99.99	59.12
3.3 Staff loans / gross loans	0.54	0.39	0.54	0.39	0.54	0.37	0.54	0.37
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	3.12	30.59	3.12	30.59	2.89	29.23	2.89	29.23
3.6 Top 20 borrowers exposure / capital base	9.70	186.02	9.70	186.02	9.01	156.90	9.01	156.90
4 Asset Quality								
4.1 Non-performing loans / gross loans	2.61	12.10	2.61	12.10	2.67	10.55	2.67	10.55
4.2 Non-performing loans / gross assets	1.61	7.47	1.61	7.47	1.65	6.48	1.65	6.48
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	3.97	39.07	3.97	39.07	3.45	26.75	3.45	26.75
4.4 Non-performing loans / capital and reserves	6.46	47.19	6.46	47.19	6.51	36.02	6.51	36.02
4.5 Reserve for loan losses / non-performing loans	40.16	28.24	40.16	28.24	47.08	35.12	47.08	35.12
4.6 Total on-balance sheet assets - / capital and reserves	402.29	631.48	402.29	631.48	394.95	555.96	394.95	555.96
4.7 Gross loans / deposits	82.37	74.79	82.37	74.79	82.88	76.47	82.88	76.47
4.8 Gross loans / gross assets	61.60	61.76	61.60	61.76	61.71	61.40	61.71	61.40
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	40.27	60.33	40.27	60.33	39.98	60.03	39.98	60.03
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 ^{a,b} / capital base	0.00	104.80	0.00	104.80	0.00	61.36	0.00	61.36
4.12 Reserve for loan losses / gross loans	1.05	3.42	1.05	3.42	1.26	3.71	1.26	3.71
5 Earnings and Profitability								
5.1 Return on assets	0.36	0.35	1.05	1.29	0.47	0.37	1.52	1.67
5.2 Return on equity	1.49	2.60	4.42	10.02	1.91	2.44	6.19	11.72
5.3 Net interest income / operating income	64.83	68.48	64.69	65.51	63.33	65.55	64.32	65.52
5.4 Non-interest income / operating income	0.33	12.54	0.28	13.76	4.16	16.34	1.33	14.51
5.5 Operating expenses / operating income	68.54	79.51	69.55	76.58	62.26	66.91	67.58	73.75
5.6 Foreign exchange gains / operating income	0.00	(28.33)	0.00	(9.55)	3.41	0.56	0.00	(6.60)
5.7 Interest expense / interest income	34.95	21.70	35.13	24.03	33.92	21.65	34.81	23.35
5.8 Non-interest income / operating expenses	0.48	15.77	0.40	17.97	6.68	24.42	1.96	19.68
5.9 Personnel expenses / operating expenses	24.93	40.49	25.21	43.18	20.70	38.49	24.09	41.94
5.10 Earning assets / average total assets	97.12	90.38	98.85	91.69	96.78	90.39	98.72	93.53
5.11 Non-interest expenses / operating income	33.70	60.53	34.52	55.85	29.75	48.80	33.23	53.79
5.12 Personnel expenses / non-interest expenses	50.70	53.18	50.80	59.20	43.32	52.78	48.99	57.50
5.13 Net operating income / average total assets	0.36	0.45	1.05	1.54	0.47	0.87	1.52	2.44
5.14 Operating expenses / average total assets	0.79	1.76	2.39	5.02	0.77	1.76	3.16	6.85
5.15 Interest rate spread	4.75	-	4.75	-	4.75	0.00	4.75	7.50
6 Liquidity:								
6.1 Interest expense / average earning assets	0.42	0.47	1.24	1.53	0.42	0.53	1.67	2.09
6.2 Net interest income / average earning assets	0.78	1.70	2.29	4.83	0.81	1.92	3.12	6.87
6.3 Liquid assets / gross assets	23.85	11.42	23.85	11.42	29.70	10.76	29.70	10.76
6.4 Liquid assets / total demand and time liabilities	31.97	13.97	31.97	13.97	39.97	13.46	39.97	13.46
6.5 Deposit / Loans	121.40	133.71	121.40	133.71	120.66	130.77	120.66	130.77
6.6 Deposits / Loans and investments	103.94	98.94	103.94	98.94	103.64	95.18	103.64	95.18
6.7 Deposits / gross assets	74.78	82.58	74.78	82.58	74.46	80.29	74.46	80.29

AMENDED

^a Total assets = gross assets net of reserves for loan losses

^b 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