

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

RATIOS		March 2017	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	50.87	20.24
1.2	Tier I Capital / Risk-weighted Assets	49.58	19.94
1.3	Tier II Capital / Risk-weighted Assets	1.29	0.30
1.4	Capital and reserves / Total Assets [^]	21.24	8.61
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.09	3.94
2.2	Related party loans* / Capital base	0.26	29.40
2.3	Director exposure / related party loans*	31.92	68.02
3.	Asset Composition		
3.1	Low income mortgage loans / gross loans	68.91	1.11
3.2	Real estate mortgage / gross loans	99.99	71.69
3.3	Staff loans / gross loans	0.57	0.53
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	4.57	37.98
3.6	Top 20 borrowers exposure / capital base	16.13	357.99
4	Asset Quality		
4.1	Non-performing loans / gross loans	1.05	26.78
4.2	Non-performing loans / gross assets	0.65	15.88
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	1.57	142.93
4.4	Non-performing loans / capital and reserves	3.01	128.74
4.5	Reserve for loan losses / non-performing loans	48.58	25.68
4.6	Total on-balance sheet assets~ / capital and reserves	465.49	810.65
4.7	Gross loans / deposits	78.56	68.48
4.8	Gross loans / gross assets	61.53	59.29
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	40.65	39.89
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	11.58	357.99
4.12	Reserve for loan losses / gross loans	0.51	6.88
5	Earnings and Profitability		
5.1	Return on assets	0.49	(0.03)
5.2	Return on equity	2.57	(0.38)
5.3	Net interest income / operating income	62.84	47.49
5.4	Non-interest income / operating income	0.67	11.81
5.5	Operating expenses / operating income	62.38	100.77
5.6	Foreign exchange gains / operating income	0.00	0.20
5.7	Interest expense / interest income	36.74	46.15
5.8	Non-interest income / operating expenses	1.07	11.72
5.9	Personnel expenses / operating expenses	23.50	30.70
5.10	Earning assets / average total assets	97.39	90.27
5.11	Non-interest expenses / operating income	25.89	60.07
5.12	Personnel expenses / non-interest expenses	56.62	51.51
5.13	Net operating income / average total assets	0.49	(0.01)
5.14	Operating expenses / average total assets	0.82	1.84
5.15	Interest rate spread	4.75	-
6	Liquidity:		
6.1	Interest expense / average earning assets	0.51	0.82
6.2	Net interest income / average earning assets	0.88	0.96
6.3	Liquid assets / gross assets	25.35	12.78
6.4	Liquid assets / total demand and time liabilities	32.46	15.05
6.5	Deposit / Loans	127.29	146.03
6.6	Deposits / Loans and investments	107.25	115.51
6.7	Deposits / gross assets	78.33	86.58

[^] 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