

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

		March 2020		June 2020		September 2020		December 2020		Jan-Dec 2020	
		NBS	HIHT	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	63.52	25.47	57.76	26.31	57.76	26.31
1.2	Tier I Capital / Risk-weighted Assets	59.54	25.47	56.87	25.24	59.54	25.47	54.04	26.31	54.04	26.31
1.3	Tier II Capital / Risk-weighted Assets	3.98	0.00	3.81	0.00	3.98	0.00	3.72	0.00	3.72	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	24.69	16.16	24.50	16.25	24.69	16.16	24.52	17.54	24.52	17.54
<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	4.46	0.08	4.58	0.08	4.58
2.2	Related party loans* / Capital base	0.21	16.96	0.21	16.91	0.21	16.96	0.21	17.30	0.21	17.30
2.3	Director exposure / related party loans*	13.07	10.79	13.00	10.28	13.07	10.79	12.87	17.58	12.87	17.58
<b>3.</b>	<b>Asset Composition</b>										
3.1	Low income mortgage loans / gross loans	59.25	1.46	58.95	1.47	59.25	1.46	57.87	1.44	57.87	1.44
3.2	Real estate mortgage / gross loans	99.99	60.02	100.00	57.01	99.99	60.02	99.99	60.29	99.99	60.29
3.3	Staff loans / gross loans	0.50	0.38	0.48	0.52	0.50	0.38	0.50	0.71	0.50	0.71
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	2.74	29.27	2.65	26.45	2.74	29.27	2.38	33.13	2.38	33.13
3.6	Top 20 borrowers exposure / capital base	8.04	153.88	7.91	140.24	8.04	153.88	7.42	165.64	7.42	165.64
<b>4</b>	<b>Asset Quality</b>										
4.1	Non-performing loans / gross loans	4.04	10.56	7.70	12.09	4.04	10.56	9.24	11.06	9.24	11.06
4.2	Non-performing loans / gross assets	2.48	6.34	4.64	7.27	2.48	6.34	5.43	7.16	5.43	7.16
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	6.91	25.72	15.84	31.06	6.91	25.72	19.68	28.88	19.68	28.88
4.4	Non-performing loans / capital and reserves	9.81	35.09	18.50	39.95	9.81	35.09	21.73	36.98	21.73	36.98
4.5	Reserve for loan losses / non-performing loans	31.73	35.95	17.09	32.25	31.73	35.95	11.72	30.81	11.72	30.81
4.6	Total on-balance sheet assets~ / capital and reserves	395.51	553.44	398.34	549.12	395.51	553.44	399.91	516.58	399.91	516.58
4.7	Gross loans / deposits	82.43	74.99	81.10	74.99	82.43	74.99	78.90	81.43	78.90	81.43
4.8	Gross loans / gross assets	61.34	60.03	60.31	60.19	61.34	60.03	58.80	64.76	58.80	64.76
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.04	61.99	39.11	62.84	38.04	61.99	38.56	65.21	38.56	65.21
4.10	Contingent liabilities / gross assets	0.00	0.00	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	63.44	0.00	73.94	0.00	73.94
4.12	Reserve for loan losses / gross loans	1.28	3.80	1.32	3.90	1.28	3.80	1.08	3.41	1.08	3.41
<b>5</b>	<b>Earnings and Profitability</b>										
5.1	Return on assets	0.30	0.40	0.26	0.19	0.30	0.40	0.63	0.86	1.62	2.08
5.2	Return on equity	1.21	2.39	1.07	1.15	1.21	2.39	2.59	5.03	7.43	13.74
5.3	Net interest income / operating income	63.11	67.22	61.81	68.99	63.11	67.22	62.45	67.27	62.42	67.32
5.4	Non-interest income / operating income	0.63	10.52	0.51	10.05	0.63	10.52	2.19	12.19	1.00	10.96
5.5	Operating expenses / operating income	72.89	78.02	75.19	81.20	72.89	78.02	44.39	68.26	65.89	75.11
5.6	Foreign exchange gains / operating income	0.00	0.20	0.00	0.11	0.00	0.20	0.00	0.88	0.00	0.38
5.7	Interest expense / interest income	36.49	24.87	37.88	23.30	36.49	24.87	36.15	23.39	36.95	24.39
5.8	Non-interest income / operating expenses	0.86	13.49	0.68	12.38	0.86	13.49	4.93	17.85	1.52	14.60
5.9	Personnel expenses / operating expenses	26.91	48.70	26.75	49.41	26.91	48.70	32.90	49.59	27.78	49.30
5.10	Earning assets / average total assets	99.50	94.46	97.67	89.89	99.50	94.46	97.74	90.97	108.81	107.27
5.11	Non-interest expenses / operating income	36.64	55.77	37.50	60.25	36.64	55.77	9.04	47.72	29.30	53.39
5.12	Personnel expenses / non-interest expenses	53.55	68.14	53.63	66.60	53.55	68.14	161.64	70.94	62.47	69.36
5.13	Net operating income / average total assets	0.30	0.47	0.26	0.36	0.30	0.47	0.63	0.71	1.62	2.39
5.14	Operating expenses / average total assets	0.82	1.68	0.79	1.55	0.82	1.68	0.51	1.53	3.13	7.21
5.15	Interest rate spread	4.75	-	4.75	-	4.75	-	4.75	-	4.75	-
<b>6</b>	<b>Liquidity:</b>										
6.1	Interest expense / average earning assets	0.41	0.51	0.41	0.44	0.41	0.51	0.42	0.51	1.80	2.34
6.2	Net interest income / average earning assets	0.72	1.54	0.67	1.46	0.72	1.54	0.74	1.66	3.07	7.25
6.3	Liquid assets / gross assets	27.00	10.15	27.20	10.82	27.00	10.15	31.90	11.38	31.90	11.38
6.4	Liquid assets / total demand and time liabilities	36.30	12.81	36.58	13.64	36.30	12.81	42.83	14.41	42.83	14.41
6.5	Deposit / Loans	121.32	133.34	123.31	133.35	121.32	133.34	126.75	122.81	126.75	122.81
6.6	Deposits / Loans and investments	104.81	96.45	106.62	95.44	104.81	96.45	107.34	92.78	107.34	92.78
6.7	Deposits / gross assets	74.41	80.05	74.36	80.26	74.41	80.05	74.52	79.53	74.52	79.53

<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