

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

Amendment

		March 2021		June 2021		September 2021		December 2021		Jan-Dec 2021	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
1	Capital Adequacy:										
1.1	Capital / Risk-weighted Assets	60.72	26.01	60.88	26.37	67.58	27.19	60.25	29.60	60.25	29.60
1.2	Tier I Capital / Risk-weighted Assets	57.05	26.01	57.20	26.37	63.50	27.19	56.60	29.60	56.60	29.60
1.3	Tier II Capital / Risk-weighted Assets	3.67	0.00	3.68	0.00	4.09	0.00	3.64	0.00	3.64	0.00
1.4	Capital and reserves / Total Assets^	23.92	17.30	23.70	17.66	23.64	18.71	23.50	19.10	23.50	19.10
2	Lending / connected parties:										
2.1	Related party loans* / gross loans	0.08	4.47	0.08	4.43	0.07	4.70	0.08	4.24	0.08	4.24
2.2	Related party loans* / Capital base	0.19	17.21	0.19	16.70	0.19	17.26	0.19	15.13	0.19	15.13
2.3	Director exposure / related party loans*	12.69	17.68	12.20	19.17	11.66	26.73	16.49	29.32	16.49	29.32
3.	Asset Composition										
3.1	Low income mortgage loans / gross loans	74.43	1.54	99.11	1.69	97.49	1.68	95.88	1.80	95.88	1.80
3.2	Real estate mortgage / gross loans	100.45	58.70	99.99	58.07	99.99	57.64	99.99	57.49	99.99	57.49
3.3	Staff loans / gross loans	0.49	0.70	0.50	0.71	0.56	0.67	0.56	0.64	0.56	0.64
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	2.37	32.20	1.82	32.49	1.44	32.90	1.29	34.53	1.29	34.53
3.6	Top 20 borrowers exposure / capital base	6.90	163.32	5.44	160.55	4.31	157.69	3.93	156.60	3.93	156.60
4	Asset Quality										
4.1	Non-performing loans / gross loans	9.15	9.84	9.01	9.86	9.10	9.65	9.14	8.40	9.14	8.40
4.2	Non-performing loans / gross assets	5.30	6.39	5.14	6.39	5.18	6.44	5.21	5.44	5.21	5.44
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	17.10	19.83	16.63	18.39	16.85	16.12	16.11	13.55	16.11	13.55
4.4	Non-performing loans / capital and reserves	21.29	32.23	20.85	31.43	21.08	29.83	21.17	25.36	21.17	25.36
4.5	Reserve for loan losses / non-performing loans	23.74	47.97	24.29	50.81	24.10	54.80	28.49	53.88	28.49	53.88
4.6	Total on-balance sheet assets~/ capital and reserves	401.92	504.27	405.69	491.67	406.56	463.45	405.89	465.73	405.89	465.73
4.7	Gross loans / deposits	77.27	82.15	76.01	82.55	75.91	86.56	75.92	85.01	75.92	85.01
4.8	Gross loans / gross assets	57.88	64.93	57.03	64.80	56.99	66.70	57.06	64.80	57.06	64.80
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.39	64.45	37.53	64.81	33.39	66.38	37.08	62.63	37.08	62.63
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	75.76	0.00	81.90	0.00	78.88	0.00	81.01	0.00	81.01
4.12	Reserve for loan losses / gross loans	2.17	4.72	2.19	5.01	2.19	5.29	2.60	4.53	2.60	4.53
5	Earnings and Profitability										
5.1	Return on assets	0.28	0.44	0.25	0.17	0.24	0.19	0.33	0.02	1.11	0.79
5.2	Return on equity	1.15	2.52	1.07	0.96	1.01	1.04	1.42	0.08	4.63	4.32
5.3	Net interest income / operating income	61.33	61.42	59.74	60.65	59.20	64.39	58.56	65.26	59.70	62.95
5.4	Non-interest income / operating income	0.70	19.03	0.95	19.96	0.43	15.06	2.17	14.12	1.07	17.01
5.5	Operating expenses / operating income	73.52	77.32	75.28	86.67	76.57	85.11	67.93	84.64	73.27	83.44
5.6	Foreign exchange gains / operating income	0.00	0.24	0.00	0.30	0.00	1.16	0.00	0.62	0.00	0.58
5.7	Interest expense / interest income	38.24	24.15	39.68	24.23	40.54	24.20	40.14	24.02	39.65	24.14
5.8	Non-interest income / operating expenses	0.96	24.61	1.27	23.03	0.57	17.69	3.19	16.68	1.47	20.39
5.9	Personnel expenses / operating expenses	27.37	44.89	26.94	37.05	26.41	40.50	26.18	43.99	26.73	41.54
5.10	Earning assets / average total assets	97.98	92.46	98.44	92.29	98.12	92.14	98.14	93.37	100.30	94.26
5.11	Non-interest expenses / operating income	35.55	57.77	35.98	67.27	36.20	64.55	28.66	64.02	34.05	63.41
5.12	Personnel expenses / non-interest expenses	56.59	60.08	56.38	47.73	55.85	53.39	62.05	58.17	57.52	54.66
5.13	Net operating income / average total assets	0.28	0.50	0.25	0.29	0.24	0.32	0.33	0.34	1.11	1.43
5.14	Operating expenses / average total assets	0.78	1.70	0.78	1.89	0.78	1.81	0.71	1.88	3.04	7.19
5.15	Interest rate spread	4.75	-	4.75	-	4.55	-	4.55	-	4.55	-
6	Liquidity:										
6.1	Interest expense / average earning assets	0.41	0.47	0.42	0.46	0.42	0.48	0.42	0.50	1.88	2.26
6.2	Net interest income / average earning assets	0.67	1.48	0.63	1.44	0.62	1.49	0.63	1.58	2.86	7.12
6.3	Liquid assets / gross assets	30.32	10.74	29.67	9.78	29.32	9.02	32.90	13.70	32.90	13.70
6.4	Liquid assets / total demand and time liabilities	40.51	13.72	39.54	12.61	39.07	11.85	43.78	17.92	43.78	17.92
6.5	Deposit / Loans	129.42	121.73	131.56	121.14	131.74	115.53	131.72	117.63	131.72	117.63
6.6	Deposits / Loans and investments	110.48	92.40	109.89	92.45	110.82	88.58	110.81	92.62	110.81	92.62
6.7	Deposits / gross assets	74.90	79.04	75.03	78.50	75.08	77.06	75.16	76.23	75.16	76.23

^ 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