FINANCIAL INDICATORS

FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

Coglisis Adequacys			March 2020		June 2019		Half Year (Jan-Jun)	
Capital / Make resigned forces			NBS	нінт	NBS	нінт	NBS	нінт
1-1 Cuttle No employed borth 0.52 0.52 0.54 0.54 0.56 0.57 0.57 0.54 0.56 0.57 0.57 0.54 0.56								
The Cognital / East-configured Assests	1	Capital Adequacy:						
1-32 Port TCQ (100 / 100 feed) weekers 24 do 20 do 24 do 20 do 24 do 20 do 24 do 24 do 20 do 24 do 24 do 20 do 24 do 2	1.1	Capital / Risk-weighted Assets	63.52	25.47	59.86	25.24	59.86	25.24
Contained internetinal Plantal Assest* Name N	1.2	Tier I Capital / Risk-weighted Assets	59-54	25.47	56.87	25.24	56.87	25.24
Lending / connected parties	1.3	Tier II Capital / Risk-weighted Assets	3.98	0.00	3.81	0.00	3.81	0.00
Additional purely human's graves human	1.4	Capital and reserves / Total Assets^	24.69	16.16	24.50	16.25	24.50	16.25
Additional purely human's graves human								
According pure human of contents of the cont								
13.0								4.46
3- Asset Composition								16.91
2.5 Land income montpage from homes gross homes gr	2.3		13.07	10.79	13.00	10.20	13.00	10.26
Second content of the problems	3.	Asset Composition						
1.33 Staffboars / grows boars		Low income mortgage loans / gross loans	59-25	1.46	58.95	1.45	58.95	1.45
March Marc	3.2	Real estate mortgage / gross loans	99-99	60.02	100.00	57.01	100.00	57.01
2-74 2-3-27 2-66 36-45 2-65	3-3	Staff loans / gross loans	0.50	0.38	0.48	0.52	0.48	0.52
A Asset Quality	3-4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A
A Asset Quality 4.1 Non-performing bases / gross bouns 4.04 10.56 7.70 12.09 7.70 12.0 5.0 Non-performing bases / gross assets 4.04 10.56 7.70 12.09 7.70 12.0 5.0 Non-performing bases / gross assets 4.04 10.56 7.70 12.09 7.70 12.0 5.0 Rever for has been or of reverve for kinn lones / capital and reserves 9.81 35.09 18.50 390.5 18.50	3-5	Top 20 borrowers exposure / total exposure	2.74	29.27	2.65	26.45	2.65	26.45
4.1 Non-performing loans / gross loans 4.04 10.56 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 12.09 7.70 4.64 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.21 7.22 7	3.6	Top 20 borrowers exposure / capital base	8.04	153.88	7.91	140.24	7.91	140.24
1.1 Non-performing boars / gross assets								
4.4 Non-performing boars of groun anoths 2.48 6.34 4.44 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.25 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.64 7.27 4.28 7.27 4.64 7.27 4.28 7.27	4							
A-5 Non-performing loans and of receive for boan losses / capital and receives 6.94 25.72 12.84 31.06 15.84 31.44 Non-performing loans / capital and receives 9.81 35.09 18.50 39.95 18.59 39.44 4.6 Reserve for boan losses / non-performing loans 31.73 35.95 17.09 32.25 17.09 32.25 17.09 32.24 398.34 549.12 399.11 52.84 3								12.09
Non-performing koans and reserves for foun loases / capital and reserves 6.91 35.72 15.84 31.06 3.84 33.44 30.06 3.84 33.45 35.09 35.00 39.05 35.00 39.05 35.00 39.05 39.0		ron-performing loans / gross assets	2.48	6.34	4.64	7.27	4.64	7.27
4.5 Reserve for loan losses / gross loanes (competition line) and reserves 395.51	4-3	Non-performing loans net of reserve for loan losses / capital and reserves	6.91	25.72	15.84	31.06	15.84	31.06
4.6 Total on-balance sheet assets—/ capital and reserves 4.7 Gross loans / deposits 8.8-4.3 74.99 81.10 74.99 81.10 7.400 7.40	4-4	Non-performing loans / capital and reserves	9.81	35.09	18.50	39-95	18.50	39-95
A	4-5	Reserve for loan losses / non-performing loans	31.73	35-95	17.09	32.25	17.09	32.25
4.8 Gross loans / gross assets 4.9 Risk-weighted assets / (on- plus off-balance sheet assets) 38.04 61.99 39.11 62.84 39.11 62.84 4.10 Contingent liabilities / gross assets 0.00 0.00 0.00 0.00 0.00 0.00 0.00 4.11 Large exposure** / capital base 0.00 63.44 0.00 101.32 0.00 101.32 8.8 Sear-for loan loases / gross loans 1.28 3.80 1.32 3.90 1.32 5.2 Earnings and Profitability 5.1 Return on equity 1.21 2.39 1.07 0.90 2.80 4.4 5.3 Net interest income / operating income 0.63 10.32 0.51 13.06 0.57 11. 5.5 Operating expenses / operating income 72.89 78.02 75.19 81.20 74.03 79. 5.6 Foreign exchange gains / operating income 36.49 24.87 37.88 24.11 37.17 24. 5.8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14. 5.8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14. 5.8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14. 5.9 Personnel expenses / operating expenses 0.86 13.49 0.68 16.09 0.77 14. 5.9 Personnel expenses / operating income 36.44 55.77 37.50 60.25 37.06 57. 5.10 Earning assets / average total assets 99.50 94.46 97.67 98.99 107.14 106. 5.11 Non-interest expenses / operating income 36.64 55.77 37.50 60.25 37.06 57. 5.12 Personnel expenses / operating income 36.44 55.77 37.50 60.25 37.06 57. 5.13 Net operating income / average total assets 0.30 0.47 0.26 0.36 0.61 0.	4.6	Total on-balance sheet assets- / capital and reserves	395-51	553-44	398.34	549.12	398.34	549.12
## Risk-weighted assets / (on-plus off-balance sheet assets) ## Risk-weighted on-plus off-balance sheet assets / (on-plus off-balance sheet assets) ## Risk-weighted on-plus off-balance sheet assets / (on-plus off-bal	4-7	Gross loans / deposits	82.43	74-99	81.10	74-99	81.10	74-99
4.10 Confingent liabilities / gross assets 0.00 0.	4.8		61.34	60.03	60.31	60.19	60.31	60.19
4.11 targe exposure*** / capital base								62.84
Reserve for loan losses / gross loans								0.00
Earnings and Profitability Earnings and Earning								101.32 3.90
5-1 Return on assets 0.30 0.40 0.26 0.15 0.61 0.0 5-2 Return on equity 1.21 2.39 1.07 0.90 2.80 4.3 5-3 Net interest income / operating income 65.11 67.22 61.81 65.98 62.47 66 5-4 Non-interest income / operating income 0.63 10.52 0.51 13.06 0.57 11. 5-5 Operating expenses / operating income 72.89 78.02 75.19 81.20 74.03 79 5-6 Foreign exchange gains / operating income 0.00 0.20 0.00 0.11 0.00 0. 5-7 Interest expense / interest income 36.49 24.87 37.88 24.11 37.17 24 5-8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14 5-9 Personnel expenses / operating expenses 26.91 48.70 26.75 49.41 26.83 49 5-10 Earring assets / average total assets 99.50 94.46 97.67 89.89	4.12	reserve to som rosses / gross roms	ALEO .	3.00	i.ja	3.90	1.52	3.90
5-1 Return on assets 0.30 0.40 0.26 0.15 0.61 0.0 5-2 Return on equity 1.21 2.39 1.07 0.90 2.80 43 5-3 Net interest income / operating income 65.11 67.22 61.81 65.98 62.47 66 5-4 Non-interest income / operating income 0.63 10.52 0.51 13.06 0.57 11. 5-5 Operating expenses / operating income 72.89 78.02 75.19 81.20 74.03 79 5-6 Foreign exchange gains / operating income 0.00 0.20 0.00 0.11 0.00 0. 5-7 Interest expense / interest income 36.49 24.87 37.88 24.11 37.17 24 5-8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14 5-9 Personnel expenses / operating expenses 26.91 48.70 26.75 49.41 26.83 49 5-10 Earning assets / average total assets 99.50 94.46 97.67 89.89<	5	Earnings and Profitability						
5.3 Net interest income / operating income 63.11 67.22 61.81 65.98 62.47 66. 5.4 Non-interest income / operating income 0.63 10.52 0.51 13.06 0.57 11. 5.5 Operating expenses / operating income 72.89 78.02 75.19 81.20 74.03 79 5.6 Foreign exchange gains / operating income 0.00 0.20 0.00 0.11 0.00 0. 5.7 Interest expenses / interest income 36.49 24.87 37.88 24.11 37.17 24 5.8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14 5.9 Personnel expenses / operating expenses 26.91 48.70 26.75 49.41 26.83 49 5.10 Earring assets / average total assets 99.50 94.46 97.67 89.89 107.14 105 5.12 Personnel expenses / operating income 36.64 55.77 37.50 60.25 37.06			0.30	0.40	0.26	0.15	0.61	0.62
5-4 Non-interest income / operating income 0.63 10.52 0.51 13.06 0.57 11. 5-5 Operating expenses / operating income 72.89 78.02 75.19 81.20 74.03 79 5-6 Foreign exchange gains / operating income 0.00 0.20 0.00 0.11 0.00 0.0 5-7 Interest expenses / interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14 5-8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14 5-9 Personnel expenses / operating expenses 26.91 48.70 26.75 49.41 26.83 49 5-10 Earning assets / average total assets 99.50 94.46 97.67 89.89 107.14 105 5-11 Non-interest expenses / operating income 36.64 55.77 37.50 60.25 37.06 57 5-12 Personnel expenses / non-interest expenses 53.55 68.14 53.63 66.60 <td>5.2</td> <td>Return on equity</td> <td>1.21</td> <td>2.39</td> <td>1.07</td> <td>0.90</td> <td>2.80</td> <td>4-34</td>	5.2	Return on equity	1.21	2.39	1.07	0.90	2.80	4-34
5-5 Operating expenses / operating income 72.89 78.02 75.19 81.20 74.03 79. 5-6 Foreign exchange gains / operating income 0.00 0.20 0.00 0.11 0.00 0.55 Interest expense / interest income 36.49 24.87 37.88 24.11 37.17 24. 5-8 Non-interest income / operating expenses 0.86 33.49 0.68 16.09 0.77 14. 5-9 Personnel expenses / operating expenses 26.91 48.70 26.75 49.41 26.83 49. 5-10 Earning assets / average total assets 99.50 94.46 97.67 89.89 107.14 105. 5-11 Non-interest expenses / operating income 36.64 55.77 37.50 60.25 37.06 57. 5-12 Personnel expenses / non-interest expenses 53.55 68.14 53.63 66.60 53.59 67. 5-13 Net operating income / average total assets 0.30 0.47 0.26 0.36 0.61 0.56 5-14 Operating expenses / average total assets 0.82 1.68 0.79 1.55 1.74 3.56 5-15 1.74 3.56 3.57 3.57 3.57 3.57 3.57 3.57 3.57 3.57 3.57 5-16 1.75 1.75 1.75 3.57	5-3	Net interest income / operating income	63.11	67.22	61.81	65.98	62.47	66.63
5.6 Foreign exchange gains / operating income 0.00 0.20 0.00 0.11 0.00 0. 5.7 Interest expense / interest income 36.49 24.87 37.88 24.11 37.17 24 5.8 Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14 5.9 Personnel expenses / operating expenses 26.91 48.70 26.75 49.41 26.83 49 5.10 Earning assets / average total assets 99.50 94.46 97.67 89.89 107.14 105 5.11 Non-interest expenses / operating income 36.64 55.77 37.50 60.25 37.06 57 5.12 Personnel expenses / operating income 36.64 55.77 37.50 60.25 37.06 57 5.12 Net operating income / average total assets 0.30 0.47 0.26 0.36 0.61 0. 5.13 Net operating expenses / average total assets 0.82 1.68 0.79 1.55 1.	5-4	Non-interest income / operating income	0.63	10.52	0.51	13.06	0.57	11.74
Interest expense / Interest income 36.49 24.87 37.88 24.11 37.17 24	5-5	Operating expenses / operating income	72.89	78.02	75.19	81.20	74-03	79-55
Non-interest income / operating expenses 0.86 13.49 0.68 16.09 0.77 14.	5.6		0.00	0.20	0.00	0.11	0.00	0.16
Personnel expenses / operating expenses 26,91 48,70 26,75 49,41 26,83 49,			36.49	24.87	37.88	24.11	37.17	24.51
Earning assets / average total assets 99,50 94,46 97.67 89,89 107.14 105	5.8		0.86		0.68	16.09		14.76
Non-interest expenses / operating income 36.64 55.77 37.50 60.25 37.06 57.								49.05
5-12 Personnel expenses / non-interest expenses 53.55 68.14 53.63 66.60 53.59 67.								105.79
5.13 Net operating income / average total assets 0.30 0.47 0.26 0.36 0.61 0. 5.14 Operating expenses / average total assets 0.82 1.68 0.79 1.55 1.74 3.								57.92 67.37
5.14 Operating expenses / average total assets 0.82 1.68 0.79 1.55 1.74 3.								67.37 0.95
								3.71
				-				-
6 Liquidity:	6	Liquidity:						
6.1 Interest expense / average earning assets 0.41 0.51 0.41 0.44 0.90 1:	6.1	Interest expense / average earning assets	0.41	0.51	0.41	0.44	0.90	1.14
6.2 Net interest income / average earning assets 0.72 1.54 0.67 1.40 1.52 3.3	6.2	Net interest income / average earning assets	0.72	1.54	0.67	1.40	1.52	3.52
			27.00					10.82
								13.64
								133.36
								95-44 80.26

[^] 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