CUMULATIVE FINANCIAL INDICATORS NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS January - December 2019

capital Adequacy: 1.1 Capital and reserves / total assets 2 Lending / connected parties: 2.1 Related party loans* / gross loans 2.2 Related party loans* / capital base 2.3 Director exposure / related party loans* 3 Asset Quality 3.1 Total on-balance sheet assets / capital and reserves 3.2 Gross loans / gross assets 3.3 Large exposure / capital base 3.4 Non-performing loans / gross loans 3.5 Non-performing loans / gross assets 3.6 Non-performing loans net of reserve for loan losses / capital and reserves 3.7 Non-performing loans / capital and reserves 3.8 Reserve for loan losses / non-performing loans 4 Earnings and Profitability 4.1 Return on assets 4.2 Return on equity 4.3 Interest income / operating income 4.4 Non-interest income / operating income 4.5 Operating expenses / operating income 4.5 Operating expenses / operating income	53.95 6.55 12.92 69.86 196.01 87.01 103.23 9.68 8.42 5.84 16.50 64.59	97.40 NO I	98.17 RELATED PARTY LO 101.86 No Large NOT APF	175. .oans
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4.2 Return on equity 4.3 Interest income / operating income 4.4 Non-interest income / operating income	7.69			
4.3 Interest income / operating income 4.4 Non-interest income / operating income	,,	(2.74)	2.81	(;
4.4 Non-interest income / operating income	13.87	(2.79)	2.88	(
On anything company of anything in comp	56.33	39.31	0.00	О
Operating expenses / operating income	43.67	60.69	100.00	100
7.5	39.18	112.40	17.04	148
4.6 Non-interest income / operating expenses	111.48	53.99	586.82	67
4.7 Personnel expenses / operating expenses	52.33	38.76	3.87	О
4.8 Earning assets / average total assets	97.64	81.09	103.45	О
4.9 Non-interest expenses / operating income	35.76	112.40	17.04	148
4.10 Net operating income / average total assets	9.85	(2.36)	2.81	(;
4.11 Operating expenses / average total assets	6.34	21.38	0.58	15
4.12 Interest Income / average earning assets	9.85	8.66	NOT APPLICABLE	

^{*} Figures used to compute ratio do not include loans issued to 'Officials and Employees.'