

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

RATIOS		June 2018		Half Year (Jan-Jun)		September 2017		Year-to-date (Jan-Sep)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>								
1.1	Capital / Risk-weighted Assets	53.88	24.60	53.88	24.60	53.42	25.89	53.42	25.89
1.2	Tier I Capital / Risk-weighted Assets	52.65	24.53	52.65	24.53	52.20	25.54	52.20	25.54
1.3	Tier II Capital / Risk-weighted Assets	1.23	0.34	1.23	0.34	1.22	0.35	1.22	0.35
1.4	Capital and reserves / Total Assets <sup>^</sup>	22.63	12.22	22.63	12.22	22.91	11.69	22.91	11.69
<b>2</b>	<b>Lending / connected parties:</b>								
2.1	Related party loans* / gross loans	0.07	4.56	0.07	4.56	0.07	3.94	0.07	3.94
2.2	Related party loans* / Capital base	0.20	24.19	0.20	24.19	0.20	21.13	0.20	21.13
2.3	Director exposure / related party loans*	19.27	7.83	19.27	7.83	18.20	0.00	18.20	0.00
<b>3.</b>	<b>Asset Composition</b>								
3.1	Low income mortgage loans / gross loans	65.11	0.88	65.11	0.88	64.28	0.81	64.28	0.81
3.2	Real estate mortgage / gross loans	99.99	61.97	99.99	61.97	99.99	63.35	99.99	63.35
3.3	Staff loans / gross loans	0.57	0.55	0.57	0.55	0.60	0.41	0.60	0.41
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	3.96	33.47	3.96	33.47	3.92	32.02	3.92	32.02
3.6	Top 20 borrowers exposure / capital base	13.13	242.49	13.13	242.49	13.16	231.68	13.16	231.68
<b>4</b>	<b>Asset Quality</b>								
4.1	Non-performing loans / gross loans	1.99	18.30	1.99	18.30	2.25	15.93	2.25	15.93
4.2	Non-performing loans / gross assets	1.22	11.04	1.22	11.04	1.40	9.43	1.40	9.43
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	3.53	67.72	3.53	67.72	4.09	59.25	4.09	59.25
4.4	Non-performing loans / capital and reserves	5.33	74.27	5.33	74.27	6.01	67.05	6.01	67.05
4.5	Reserve for loan losses / non-performing loans	35.08	27.30	35.08	27.30	33.31	28.53	33.31	28.53
4.6	Total on-balance sheet assets~ / capital and reserves	435.51	672.71	435.51	672.71	429.74	710.95	429.74	710.95
4.7	Gross loans / deposits	80.26	72.18	80.26	72.18	81.32	70.37	81.32	70.37
4.8	Gross loans / gross assets	61.57	60.32	61.57	60.32	62.08	59.22	62.08	59.22
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	40.31	46.85	40.31	46.85	40.41	43.22	40.41	43.22
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	9.07	153.76	9.07	153.76	9.09	146.75	9.09	146.75
4.12	Reserve for loan losses / gross loans	0.70	5.00	0.70	5.00	0.75	4.54	0.75	4.54
<b>5</b>	<b>Earnings and Profitability</b>								
5.1	Return on assets	0.41	0.45	0.87	0.69	0.41	0.37	1.30	1.07
5.2	Return on equity	1.83	3.87	4.21	5.79	1.79	3.08	6.26	1.59
5.3	Net interest income / operating income	64.91	62.57	64.62	63.14	64.49	65.29	64.58	63.88
5.4	Non-interest income / operating income	0.08	14.49	0.09	11.71	0.26	10.81	0.15	11.40
5.5	Operating expenses / operating income	65.42	73.74	65.06	81.14	65.01	76.59	65.04	79.58
5.6	Foreign exchange gains / operating income	0.00	0.17	0.00	0.16	0.00	0.31	0.00	0.21
5.7	Interest expense / interest income	35.03	26.83	35.32	28.48	35.34	26.80	35.33	27.90
5.8	Non-interest income / operating expenses	0.13	19.65	0.14	14.44	0.41	14.11	0.23	14.33
5.9	Personnel expenses / operating expenses	25.37	45.54	25.92	41.30	26.04	52.41	21.42	44.96
5.10	Earning assets / average total assets	96.54	85.43	103.21	98.43	97.40	91.78	103.47	101.05
5.11	Non-interest expenses / operating income	30.42	50.80	29.77	55.99	29.76	52.69	29.77	54.86
5.12	Personnel expenses / non-interest expenses	54.56	66.11	56.64	59.85	56.88	76.18	46.80	65.22
5.13	Net operating income / average total assets	0.41	0.51	0.87	0.84	0.41	0.47	1.30	1.32
5.14	Operating expenses / average total assets	0.77	1.42	1.62	3.60	0.76	1.54	2.42	5.15
5.15	Interest rate spread	4.75	-	4.75	-	4.75	-	4.75	-
<b>6</b>	<b>Liquidity:</b>								
6.1	Interest expense / average earning assets	0.42	0.49	0.91	1.27	0.42	0.54	1.35	1.83
6.2	Net interest income / average earning assets	0.79	1.35	1.66	3.19	0.77	1.48	2.48	4.73
6.3	Liquid assets / gross assets	26.64	12.99	26.64	12.99	24.27	11.05	24.27	11.05
6.4	Liquid assets / total demand and time liabilities	34.31	15.72	34.31	15.72	31.82	13.27	31.82	13.27
6.5	Deposit / Loans	124.59	138.54	124.59	138.54	122.97	142.10	122.97	142.10
6.6	Deposits / Loans and investments	106.49	101.49	106.49	101.49	105.29	105.37	105.29	105.37
6.7	Deposits / gross assets	76.71	83.57	76.71	83.57	76.34	84.15	76.34	84.15

<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