

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

		March 2019		June 2019		Half Year (Jan-Jun)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
1	Capital Adequacy:						
1.1	Capital / Risk-weighted Assets	58.65	23.10	58.37	23.26	58.37	23.26
1.2	Tier I Capital / Risk-weighted Assets	54.74	23.10	54.47	23.26	54.47	23.26
1.3	Tier II Capital / Risk-weighted Assets	3.91	0.00	3.89	0.00	3.89	0.00
1.4	Capital and reserves / Total Assets [^]	24.36	12.77	24.33	13.13	24.33	13.13
2	Lending / connected parties:						
2.1	Related party loans* / gross loans	0.06	5.07	0.09	4.87	0.09	4.87
2.2	Related party loans* / Capital base	0.17	23.63	0.24	22.84	0.24	22.84
2.3	Director exposure / related party loans*	18.43	6.59	12.99	6.55	12.99	6.55
3.	Asset Composition						
3.1	Low income mortgage loans / gross loans	62.40	0.88	61.78	0.90	61.78	0.90
3.2	Real estate mortgage / gross loans	99.99	63.39	99.99	61.40	99.99	61.40
3.3	Staff loans / gross loans	0.61	0.42	0.57	0.41	0.57	0.41
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	3.39	30.10	3.15	30.37	3.15	30.37
3.6	Top 20 borrowers exposure / capital base	10.34	190.91	9.68	192.22	9.68	192.22
4	Asset Quality						
4.1	Non-performing loans / gross loans	2.18	15.10	2.31	15.59	2.31	15.59
4.2	Non-performing loans / gross assets	1.35	8.79	1.42	9.36	1.42	9.36
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	2.92	52.23	3.21	53.43	3.21	53.43
4.4	Non-performing loans / capital and reserves	5.43	59.58	5.72	61.09	5.72	61.09
4.5	Reserve for loan losses / non-performing loans	47.51	25.81	45.29	26.92	45.29	26.92
4.6	Total on-balance sheet assets~ / capital and reserves	402.57	677.87	402.99	652.61	402.99	652.61
4.7	Gross loans / deposits	82.78	69.55	82.20	72.27	82.20	72.27
4.8	Gross loans / gross assets	61.96	58.19	61.45	60.03	61.45	60.03
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	40.61	54.03	40.21	55.06	40.21	55.06
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	6.78	85.19	0.00	106.41	0.00	106.41
4.12	Reserve for loan losses / gross loans	1.03	3.90	1.05	4.20	1.05	4.20
5	Earnings and Profitability						
5.1	Return on assets	0.35	0.71	0.33	0.24	0.68	0.95
5.2	Return on equity	1.44	5.67	1.35	1.81	2.79	4.89
5.3	Net interest income / operating income	65.09	66.54	64.13	61.27	64.61	63.96
5.4	Non-interest income / operating income	0.26	12.50	0.24	16.38	0.25	14.40
5.5	Operating expenses / operating income	69.55	64.83	70.60	85.71	70.08	75.04
5.6	Foreign exchange gains / operating income	0.00	0.15	0.00	0.36	(0.34)	0.25
5.7	Interest expense / interest income	34.74	23.96	35.72	26.72	35.23	25.28
5.8	Non-interest income / operating expenses	0.38	19.28	0.33	19.11	0.35	19.19
5.9	Personnel expenses / operating expenses	25.44	50.94	25.27	39.71	25.35	44.67
5.10	Earning assets / average total assets	96.92	83.02	97.17	83.18	97.77	85.22
5.11	Non-interest expenses / operating income	34.91	43.87	34.97	63.36	34.94	53.40
5.12	Personnel expenses / non-interest expenses	50.69	75.29	51.01	53.72	50.85	62.77
5.13	Net operating income / average total assets	0.35	0.79	0.33	0.30	0.68	1.10
5.14	Operating expenses / average total assets	0.80	1.46	0.79	1.80	1.59	3.30
5.15	Interest rate spread	4.75	-	4.75	-	4.75	-
6	Liquidity:						
6.1	Interest expense / average earning assets	0.44	0.56	0.41	0.57	0.83	1.12
6.2	Net interest income / average earning assets	0.83	1.77	0.75	1.57	1.52	3.30
6.3	Liquid assets / gross assets	25.08	12.67	24.82	10.78	24.82	10.78
6.4	Liquid assets / total demand and time liabilities	33.54	15.28	33.22	13.15	33.22	13.15
6.5	Deposit / Loans	120.80	143.78	121.65	138.37	121.65	138.37
6.6	Deposits / Loans and investments	102.98	105.66	103.82	102.48	103.82	102.48
6.7	Deposits / gross assets	74.84	83.67	74.75	83.07	74.75	83.07

[^] 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