

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

	March 2021		June 2021		Half Year (Jan-Jun)	
	NBS	HIHT	NBS	HIHT	NBS	HIHT
1 Capital Adequacy:						
1.1 Capital / Risk-weighted Assets	60.72	26.01	60.88	26.37	60.88	26.37
1.2 Tier I Capital / Risk-weighted Assets	57.05	26.01	57.20	26.37	57.20	26.37
1.3 Tier II Capital / Risk-weighted Assets	3.67	0.00	3.68	0.00	3.68	0.00
1.4 Capital and reserves / Total Assets [^]	24.39	17.30	24.16	17.66	24.16	17.66
2 Lending / connected parties:						
2.1 Related party loans* / gross loans	0.08	4.47	0.08	4.43	0.08	4.43
2.2 Related party loans* / Capital base	0.19	17.21	0.19	16.70	0.19	16.70
2.3 Director exposure / related party loans*	12.69	17.68	12.20	19.17	12.20	19.17
3. Asset Composition						
3.1 Low income mortgage loans / gross loans	74.43	1.54	99.11	1.69	99.11	1.69
3.2 Real estate mortgage / gross loans	100.45	58.70	99.99	58.07	99.99	58.07
3.3 Staff loans / gross loans	0.49	0.70	0.50	0.71	0.50	0.71
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	2.37	32.20	1.82	32.49	1.82	32.49
3.6 Top 20 borrowers exposure / capital base	6.90	163.32	5.44	160.55	5.44	160.55
4 Asset Quality						
4.1 Non-performing loans / gross loans	9.15	9.84	9.01	9.86	9.01	9.86
4.2 Non-performing loans / gross assets	5.30	6.39	5.14	6.39	5.14	6.39
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	19.20	19.83	18.72	18.39	18.72	18.39
4.4 Non-performing loans / capital and reserves	21.29	32.23	20.85	31.43	20.85	31.43
4.5 Reserve for loan losses / non-performing loans	12.13	47.97	12.57	50.81	12.57	50.81
4.6 Total on-balance sheet assets~ / capital and reserves	401.92	504.27	405.69	491.67	405.69	491.67
4.7 Gross loans / deposits	77.27	82.15	76.01	82.55	76.01	82.55
4.8 Gross loans / gross assets	57.88	64.93	57.03	64.80	57.03	64.80
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	38.39	64.45	37.53	64.81	37.53	64.81
4.10 Contingent liabilities / gross assets	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	81.90
4.12 Reserve for loan losses / gross loans	1.11	4.72	1.13	5.01	1.13	5.01
5 Earnings and Profitability						
5.1 Return on assets	0.28	0.44	0.25	0.17	0.53	0.60
5.2 Return on equity	1.14	2.52	1.04	0.96	2.18	3.43
5.3 Net interest income / operating income	61.33	61.42	59.74	60.65	60.54	61.03
5.4 Non-interest income / operating income	0.70	19.03	0.95	19.96	0.83	19.49
5.5 Operating expenses / operating income	73.52	77.32	75.28	86.67	74.40	82.00
5.6 Foreign exchange gains / operating income	0.00	0.24	0.00	0.30	0.00	0.27
5.7 Interest expense / interest income	38.24	24.15	39.68	24.23	38.96	24.19
5.8 Non-interest income / operating expenses	0.96	24.61	1.27	23.03	1.11	23.77
5.9 Personnel expenses / operating expenses	27.37	44.89	26.94	37.05	27.15	40.74
5.10 Earning assets / average total assets	97.68	92.46	97.84	92.29	98.70	92.61
5.11 Non-interest expenses / operating income	35.55	57.77	35.98	67.27	35.76	62.52
5.12 Personnel expenses / non-interest expenses	56.59	60.08	56.38	47.73	56.48	53.43
5.13 Net operating income / average total assets	0.28	0.50	0.25	0.29	0.53	0.79
5.14 Operating expenses / average total assets	0.77	1.70	0.77	1.89	1.54	3.59
5.15 Interest rate spread	4.75	-	4.75	-	4.75	-
6 Liquidity:						
6.1 Interest expense / average earning assets	0.41	0.47	0.42	0.46	0.83	0.93
6.2 Net interest income / average earning assets	0.67	1.48	0.63	1.44	1.30	2.92
6.3 Liquid assets / gross assets	30.32	10.74	29.67	9.78	29.67	9.78
6.4 Liquid assets / total demand and time liabilities	40.51	13.72	39.54	12.61	39.54	12.61
6.5 Deposit / Loans	129.42	121.73	131.56	121.14	131.56	121.14
6.6 Deposits / Loans and investments	110.48	92.40	109.89	92.45	109.89	92.45
6.7 Deposits / gross assets	74.90	79.04	75.03	78.50	75.03	78.50

[^] 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