

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

	March 2022		June 2022		Half Year (Jan-Jun)	
	NBS	HIHT	NBS	HIHT	NBS	HIHT
1 Capital Adequacy:						
1.1 Capital / Risk-weighted Assets	52.43	20.11	51.64	22.99	51.64	22.99
1.2 Tier I Capital / Risk-weighted Assets	49.32	20.11	48.58	22.99	48.58	22.99
1.3 Tier II Capital / Risk-weighted Assets	3.11	0.00	3.06	0.00	3.06	0.00
1.4 Capital and reserves / Total Assets^	23.43	19.24	23.69	19.42	23.69	19.42
2 Lending / connected parties:						
2.1 Related party loans* / gross loans	0.07	4.25	0.07	4.38	0.07	4.38
2.2 Related party loans* / Capital base	0.17	14.75	0.18	15.21	0.18	15.21
2.3 Director exposure / related party loans*	10.93	29.38	9.15	33.77	9.15	33.77
3. Asset Composition						
3.1 Low income mortgage loans / gross loans	99.47	1.91	99.41	2.09	99.41	2.09
3.2 Real estate mortgage / gross loans	99.99	55.97	99.99	53.23	99.99	53.23
3.3 Staff loans / gross loans	0.53	0.69	0.59	0.62	0.59	0.62
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	1.14	32.70	1.14	33.48	1.14	33.48
3.6 Top 20 borrowers exposure / capital base	3.40	145.28	3.45	147.53	3.45	147.53
4 Asset Quality						
4.1 Non-performing loans / gross loans	9.12	7.75	9.03	6.66	9.03	6.66
4.2 Non-performing loans / gross assets	5.18	4.92	5.13	4.27	5.13	4.27
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	16.04	10.88	15.74	7.88	15.74	7.88
4.4 Non-performing loans / capital and reserves	21.10	22.83	20.69	19.73	20.69	19.73
4.5 Reserve for loan losses / non-performing loans	28.55	58.71	28.39	65.22	28.39	65.22
4.6 Total on-balance sheet assets~ / capital and reserves	407.13	463.58	403.23	461.52	403.23	461.52
4.7 Gross loans / deposits	75.50	83.51	75.86	84.11	75.86	84.11
4.8 Gross loans / gross assets	56.81	63.55	56.85	64.15	56.85	64.15
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.85	92.89	42.94	82.11	42.94	82.11
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	69.12	0.00	66.28	0.00	66.28
4.12 Reserve for loan losses / gross loans	2.60	4.55	2.56	4.35	2.56	4.35
5 Earnings and Profitability						
5.1 Return on assets	0.19	0.38	0.58	0.52	0.77	0.90
5.2 Return on equity	0.78	1.32	2.44	2.70	3.24	4.69
5.3 Net interest income / operating income	57.91	63.26	43.33	64.14	49.43	63.71
5.4 Non-interest income / operating income	0.53	14.91	26.77	15.43	15.78	15.18
5.5 Operating expenses / operating income	80.81	79.97	56.86	69.77	66.89	74.74
5.6 Foreign exchange gains / operating income	0.00	0.25	0.00	0.92	0.00	0.60
5.7 Interest expense / interest income	41.78	25.65	40.84	24.16	41.30	24.89
5.8 Non-interest income / operating expenses	0.65	18.64	47.08	22.12	23.59	20.31
5.9 Personnel expenses / operating expenses	27.15	46.92	27.79	51.94	27.47	49.32
5.10 Earning assets / average total assets	98.14	91.90	98.59	92.02	99.33	92.72
5.11 Non-interest expenses / operating income	39.25	58.14	26.95	49.34	32.10	53.63
5.12 Personnel expenses / non-interest expenses	55.91	64.54	58.64	73.45	57.24	68.74
5.13 Net operating income / average total assets	0.19	0.42	0.58	0.66	0.77	1.08
5.14 Operating expenses / average total assets	0.78	1.69	0.76	1.52	1.55	3.20
5.15 Interest rate spread	4.55	-	4.55	-	4.55	-
6 Liquidity:						
6.1 Interest expense / average earning assets	0.41	0.50	0.81	0.96	0.95	1.22
6.2 Net interest income / average earning assets	0.58	1.46	1.17	3.01	1.35	3.68
6.3 Liquid assets / gross assets	31.63	12.16	29.55	14.97	29.55	14.97
6.4 Liquid assets / total demand and time liabilities	42.06	16.13	39.46	19.91	39.46	19.91
6.5 Deposit / Loans	132.45	119.74	131.82	118.89	131.82	118.89
6.6 Deposits / Loans and investments	110.09	93.61	109.33	93.57	109.33	93.57
6.7 Deposits / gross assets	75.25	76.09	74.94	76.27	74.94	76.27

^ 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