

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

RATIOS		March 2018	
		NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>		
1.1	Capital / Risk-weighted Assets	53.88	26.14
1.2	Tier I Capital / Risk-weighted Assets	52.65	25.76
1.3	Tier II Capital / Risk-weighted Assets	1.23	0.38
1.4	Capital and reserves / Total Assets <sup>^</sup>	21.57	10.84
<b>2</b>	<b>Lending / connected parties:</b>		
2.1	Related party loans* / gross loans	0.07	6.17
2.2	Related party loans* / Capital base	0.21	34.89
2.3	Director exposure / related party loans*	20.00	40.43
<b>3.</b>	<b>Asset Composition</b>		
3.1	Low income mortgage loans / gross loans	65.93	1.02
3.2	Real estate mortgage / gross loans	99.99	65.44
3.3	Staff loans / gross loans	0.57	0.55
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	4.11	30.19
3.6	Top 20 borrowers exposure / capital base	13.72	255.41
<b>4</b>	<b>Asset Quality</b>		
4.1	Non-performing loans / gross loans	1.75	17.54
4.2	Non-performing loans / gross assets	1.06	10.10
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	3.09	67.68
4.4	Non-performing loans / capital and reserves	4.82	74.84
4.5	Reserve for loan losses / non-performing loans	37.11	29.58
4.6	Total on-balance sheet assets~ / capital and reserves	457.02	740.64
4.7	Gross loans / deposits	77.65	67.82
4.8	Gross loans / gross assets	60.18	57.61
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	39.87	39.53
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	9.77	192.80
4.12	Reserve for loan losses / gross loans	0.65	5.19
<b>5</b>	<b>Earnings and Profitability</b>		
5.1	Return on assets	0.42	0.15
5.2	Return on equity	1.89	1.38
5.3	Net interest income / operating income	64.32	63.71
5.4	Non-interest income / operating income	0.10	8.93
5.5	Operating expenses / operating income	64.68	88.55
5.6	Foreign exchange gains / operating income	0.00	0.14
5.7	Interest expense / interest income	35.62	30.04
5.8	Non-interest income / operating expenses	0.16	10.08
5.9	Personnel expenses / operating expenses	26.49	37.76
5.10	Earning assets / average total assets	100.82	90.58
5.11	Non-interest expenses / operating income	29.10	61.19
5.12	Personnel expenses / non-interest expenses	58.88	54.65
5.13	Net operating income / average total assets	0.42	0.21
5.14	Operating expenses / average total assets	0.76	1.65
5.15	Interest rate spread	4.75	-
<b>6</b>	<b>Liquidity:</b>		
6.1	Interest expense / average earning assets	0.45	0.57
6.2	Net interest income / average earning assets	0.81	1.34
6.3	Liquid assets / gross assets	27.84	10.81
6.4	Liquid assets / total demand and time liabilities	36.05	12.86
6.5	Deposit / Loans	128.79	147.46
6.6	Deposits / Loans and investments	108.05	98.61
6.7	Deposits / gross assets	77.51	84.95

<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