

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the period indicated

		March 2019	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	58.65	23.10
1.2	Tier I Capital / Risk-weighted Assets	54.74	23.10
1.3	Tier II Capital / Risk-weighted Assets	3.91	0.00
1.4	Capital and reserves / Total Assets^	24.36	12.77
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.06	5.07
2.2	Related party loans* / Capital base	0.17	23.63
2.3	Director exposure / related party loans*	18.43	6.59
3.	Asset Composition		
3.1	Low income mortgage loans / gross loans	62.40	0.88
3.2	Real estate mortgage / gross loans	99.99	63.39
3.3	Staff loans / gross loans	0.61	0.42
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	3.39	30.10
3.6	Top 20 borrowers exposure / capital base	10.34	190.91
4	Asset Quality		
4.1	Non-performing loans / gross loans	2.18	15.10
4.2	Non-performing loans / gross assets	1.35	8.79
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	2.92	52.23
4.4	Non-performing loans / capital and reserves	5.43	59.58
4.5	Reserve for loan losses / non-performing loans	47.51	25.81
4.6	Total on-balance sheet assets~ / capital and reserves	402.57	677.87
4.7	Gross loans / deposits	82.78	69.55
4.8	Gross loans / gross assets	61.96	58.19
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	40.61	54.03
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	6.78	85.19
4.12	Reserve for loan losses / gross loans	1.03	3.90
5	Earnings and Profitability		
5.1	Return on assets	0.35	0.71
5.2	Return on equity	1.44	5.67
5.3	Net interest income / operating income	65.09	66.54
5.4	Non-interest income / operating income	0.26	12.50
5.5	Operating expenses / operating income	69.55	64.83
5.6	Foreign exchange gains / operating income	0.00	0.15
5.7	Interest expense / interest income	34.74	23.96
5.8	Non-interest income / operating expenses	0.38	19.28
5.9	Personnel expenses / operating expenses	25.44	50.94
5.10	Earning assets / average total assets	96.92	83.02
5.11	Non-interest expenses / operating income	34.91	43.87
5.12	Personnel expenses / non-interest expenses	50.69	75.29
5.13	Net operating income / average total assets	0.35	0.79
5.14	Operating expenses / average total assets	0.80	1.46
5.15	Interest rate spread	4.75	-
6	Liquidity:		
6.1	Interest expense / average earning assets	0.44	0.56
6.2	Net interest income / average earning assets	0.83	1.77
6.3	Liquid assets / gross assets	25.08	12.67
6.4	Liquid assets / total demand and time liabilities	33.54	15.28
6.5	Deposit / Loans	120.80	143.78
6.6	Deposits / Loans and investments	102.98	105.66
6.7	Deposits / gross assets	74.84	83.67

^ 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 capita

~ Total on-balance sheet assets = gross assets