

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

		March 2020	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	60.72	26.01
1.2	Tier I Capital / Risk-weighted Assets	57.05	26.01
1.3	Tier II Capital / Risk-weighted Assets	3.67	0.00
1.4	Capital and reserves / Total Assets [^]	24.39	17.30
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.08	4.47
2.2	Related party loans* / Capital base	0.19	17.21
2.3	Director exposure / related party loans*	12.69	17.68
3.	Asset Composition		
3.1	Low income mortgage loans / gross loans	74.43	1.54
3.2	Real estate mortgage / gross loans	100.45	58.70
3.3	Staff loans / gross loans	0.49	0.70
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	2.37	32.20
3.6	Top 20 borrowers exposure / capital base	6.90	163.32
4	Asset Quality		
4.1	Non-performing loans / gross loans	9.15	9.84
4.2	Non-performing loans / gross assets	5.30	6.39
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	19.20	19.83
4.4	Non-performing loans / capital and reserves	21.29	32.23
4.5	Reserve for loan losses / non-performing loans	12.13	47.97
4.6	Total on-balance sheet assets~ / capital and reserves	401.92	504.27
4.7	Gross loans / deposits	77.27	82.15
4.8	Gross loans / gross assets	57.88	64.93
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	38.39	64.45
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	0.00	75.76
4.12	Reserve for loan losses / gross loans	1.11	4.72
5	Earnings and Profitability		
5.1	Return on assets	0.28	0.44
5.2	Return on equity	1.14	2.52
5.3	Net interest income / operating income	61.33	61.42
5.4	Non-interest income / operating income	0.70	19.03
5.5	Operating expenses / operating income	73.52	77.32
5.6	Foreign exchange gains / operating income	0.00	0.24
5.7	Interest expense / interest income	38.24	24.15
5.8	Non-interest income / operating expenses	0.96	24.61
5.9	Personnel expenses / operating expenses	27.37	44.89
5.10	Earning assets / average total assets	97.68	92.46
5.11	Non-interest expenses / operating income	35.55	57.77
5.12	Personnel expenses / non-interest expenses	56.59	60.08
5.13	Net operating income / average total assets	0.28	0.50
5.14	Operating expenses / average total assets	0.77	1.70
5.15	Interest rate spread	4.75	-
6	Liquidity:		
6.1	Interest expense / average earning assets	0.41	0.47
6.2	Net interest income / average earning assets	0.67	1.48
6.3	Liquid assets / gross assets	30.32	10.74
6.4	Liquid assets / total demand and time liabilities	40.51	13.72
6.5	Deposit / Loans	129.42	121.73
6.6	Deposits / Loans and investments	110.48	92.40
6.7	Deposits / gross assets	74.90	79.04

[^] 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