

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

RATIOS		March 2016		June 2016		Half Year (Jan - Jun)		September 2016		Year-to-date(Jan-Sep)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
1	Capital Adequacy:										
1.1	Capital / Risk-weighted Assets	46.40	21.16	46.70	21.22	46.70	21.22	46.69	21.40	46.69	21.40
1.2	Tier I Capital / Risk-weighted Assets	45.11	20.86	45.40	20.93	45.40	20.93	45.39	21.11	45.39	21.11
1.3	Tier II Capital / Risk-weighted Assets	1.30	0.30	1.30	0.29	1.30	0.29	1.30	0.30	1.30	0.30
1.4	Capital and reserves / Total Assets [^]	19.13	7.43	20.33	7.67	20.33	7.67	20.74	9.84	20.74	9.84
2	Lending / connected parties:										
2.1	Related party loans* / gross loans	0.13	3.10	0.13	2.90	0.13	2.90	0.13	2.84	0.13	2.84
2.2	Related party loans* / Capital base	0.42	22.30	0.42	20.52	0.42	20.52	0.41	20.32	0.41	20.32
2.3	Director exposure / related party loans*	54.36	97.49	53.96	97.42	53.96	97.42	53.63	97.45	53.63	97.45
3	Asset Composition										
3.1	Low income mortgage loans / gross loans	70.84	1.24	70.32	1.15	70.32	1.15	70.00	1.12	70.00	1.12
3.2	Real estate mortgage / gross loans	100.00	65.42	99.99	65.75	99.99	65.75	100.11	70.19	100.11	70.19
3.3	Staff loans / gross loans	0.47	1.28	0.52	1.17	0.52	1.17	0.54	1.39	0.54	1.39
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	4.90	37.90	4.76	37.54	4.76	37.54	4.74	38.30	4.74	38.30
3.6	Top 20 borrowers exposure / capital base	19.76	339.75	18.90	329.68	18.90	329.68	18.73	338.56	18.73	338.56
4	Asset Quality										
4.1	Non-performing loans / gross loans	1.14	12.95	1.11	14.58	1.11	14.58	1.14	13.51	1.14	13.51
4.2	Non-performing loans / gross assets	0.72	8.73	0.70	9.81	0.70	9.81	0.72	8.94	0.72	8.94
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	1.73	86.87	1.65	100.19	1.65	100.19	1.90	60.81	1.90	60.81
4.4	Non-performing loans / capital and reserves	3.68	90.17	3.41	100.14	3.41	100.14	3.41	70.55	3.41	70.55
4.5	Reserve for loan losses / non-performing loans	53.88	27.82	52.44	23.38	52.44	23.38	45.19	35.22	45.19	35.22
4.6	Total on-balance sheet assets~/ capital and reserves	514.26	1,032.95	484.87	1,021.32	484.87	1,021.32	476.32	788.92	476.32	788.92
4.7	Gross loans / deposits	78.64	77.65	79.96	77.50	79.96	77.50	79.65	76.93	79.65	76.93
4.8	Gross loans / gross assets	62.75	67.42	63.23	67.25	63.23	67.25	62.65	66.21	62.65	66.21
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	41.00	44.97	41.18	45.38	41.18	45.38	41.05	43.78	41.05	43.78
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	14.35	329.88	13.58	329.68	13.58	329.68	13.57	338.56	13.57	338.56
4.12	Reserve for loan losses / gross loans	0.61	3.60	0.58	3.41	0.58	3.41	0.52	4.76	0.52	4.76
5	Earnings and Profitability										
5.1	Return on assets	0.43	0.49	0.60	0.43	1.05	0.94	0.48	0.04	1.54	0.98
5.2	Return on equity	2.30	5.24	3.05	5.68	5.44	9.95	2.36	0.43	7.90	1.41
5.3	Net interest income / operating income	60.61	59.04	56.97	61.35	58.70	60.20	62.32	62.66	59.87	61.07
5.4	Non-interest income / operating income	0.34	11.92	7.38	9.24	4.02	10.58	0.30	9.39	2.82	10.15
5.5	Operating expenses / operating income	67.37	80.12	57.59	81.08	62.25	80.60	62.80	97.38	62.43	86.57
5.6	Foreign exchange gains / operating income	0.00	0.46	0.00	1.29	0.00	0.88	0.00	0.49	0.00	0.72
5.7	Interest expense / interest income	39.18	32.97	38.50	32.40	38.84	32.68	37.50	30.85	38.39	32.03
5.8	Non-interest income / operating expenses	0.51	14.87	12.81	11.40	6.46	13.12	0.48	9.64	4.51	11.73
5.9	Personnel expenses / operating expenses	20.38	29.75	21.72	28.53	21.03	29.13	21.78	21.60	21.27	26.12
5.10	Earning assets / average total assets	99.31	96.53	96.31	91.33	98.96	97.83	96.93	91.86	99.14	99.93
5.11	Non-interest expenses / operating income	28.32	51.08	21.94	51.67	24.98	51.38	25.42	69.43	25.12	57.79
5.12	Personnel expenses / non-interest expenses	48.48	46.66	57.02	44.76	52.40	45.70	53.82	30.30	52.87	39.13
5.13	Net operating income / average total assets	0.43	0.52	0.60	0.45	1.05	0.99	0.48	0.07	1.54	1.05
5.14	Operating expenses / average total assets	0.89	2.08	0.82	1.94	1.74	4.12	0.82	2.49	2.57	6.78
5.15	Interest rate spread	4.75	-	4.75	-	4.85	-	4.75	0.00	4.75	7.50
6	Liquidity:										
6.1	Interest expense / average earning assets	0.54	0.86	0.52	0.78	1.08	1.70	0.64	0.84	1.59	2.54
6.2	Net interest income / average earning assets	0.83	1.74	0.84	1.63	1.70	3.50	0.84	1.89	2.55	5.40
6.3	Liquid assets / gross assets	22.37	10.92	21.56	11.80	21.56	11.80	21.59	13.55	21.59	13.55
6.4	Liquid assets / total demand and time liabilities	28.06	12.80	27.33	13.81	27.33	13.81	27.47	16.00	27.47	16.00
6.5	Deposit / Loans	127.16	128.78	125.06	129.03	125.06	129.03	125.56	129.99	125.56	129.99
6.6	Deposits / Loans and investments	104.02	103.24	103.58	103.95	103.58	103.95	103.90	105.25	103.90	105.25
6.7	Deposits / gross assets	79.80	86.82	79.08	86.77	79.08	86.77	78.66	86.07	78.66	86.07

[^] 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