

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

		March 2024	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	45.29	24.19
1.2	Tier I Capital / Risk-weighted Assets	42.86	24.19
1.3	Tier II Capital / Risk-weighted Assets	2.43	0.00
1.4	Capital and reserves / Total Assets^	21.70	19.20
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.05	6.66
2.2	Related party loans* / Capital base	0.18	22.68
2.3	Director exposure / related party loans*	27.24	25.97
3.	Asset Composition		
3.1	Low income mortgage loans / gross loans	43.28	2.37
3.2	Real estate mortgage / gross loans	100.00	49.28
3.3	Staff loans / gross loans	0.54	0.35
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.07	43.06
3.6	Top 20 borrowers exposure / capital base	3.98	178.81
4	Asset Quality		
4.1	Non-performing loans / gross loans	3.73	3.24
4.2	Non-performing loans / gross assets	2.66	2.09
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	10.58	3.28
4.4	Non-performing loans / capital and reserves	12.10	10.25
4.5	Reserve for loan losses / non-performing loans	14.07	70.28
4.6	Total on-balance sheet assets~ / capital and reserves	454.64	490.46
4.7	Gross loans / deposits	91.60	83.18
4.8	Gross loans / gross assets	71.30	64.48
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	45.40	78.21
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	0.00	108.77
4.12	Reserve for loan losses / gross loans	0.53	2.28
5	Earnings and Profitability		
5.1	Return on assets	0.14	0.24
5.2	Return on equity	0.65	0.83
5.3	Net interest income / operating income	52.87	65.30
5.4	Non-interest income / operating income	2.72	12.77
5.5	Operating expenses / operating income	85.08	83.01
5.6	Foreign exchange gains / operating income	0.00	0.04
5.7	Interest expense / interest income	45.66	25.13
5.8	Non-interest income / operating expenses	3.20	15.39
5.9	Personnel expenses / operating expenses	28.31	50.25
5.10	Earning assets / average total assets	99.17	90.53
5.11	Non-interest expenses / operating income	40.67	61.08
5.12	Personnel expenses / non-interest expenses	59.23	68.29
5.13	Net operating income / average total assets	0.14	0.34
5.14	Operating expenses / average total assets	0.81	1.64
5.15	Interest rate spread	-	-
6	Liquidity:		
6.1	Interest expense / average earning assets	0.44	0.49
6.2	Net interest income / average earning assets	0.52	1.45
6.3	Liquid assets / gross assets	20.97	15.18
6.4	Liquid assets / total demand and time liabilities	26.96	19.76
6.5	Deposit / Loans	109.17	120.21
6.6	Deposits / Loans and investments	99.68	98.64
6.7	Deposits / gross assets	77.84	77.51

^ 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