

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

		March 2023		June 2023		September 2023		December 2023		Jan-Dec 2023	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>										
1.1	Capital / Risk-weighted Assets	50.99	24.38	49.65	23.75	45.85	24.08	46.01	24.85	46.01	24.85
1.2	Tier I Capital / Risk-weighted Assets	48.15	24.38	46.88	23.75	43.29	24.08	43.45	24.85	43.45	24.85
1.3	Tier II Capital / Risk-weighted Assets	2.85	0.00	2.77	0.00	2.56	0.00	2.57	0.00	2.57	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	23.63	19.92	23.30	19.85	22.75	19.66	22.29	19.64	22.29	19.64
<b>2</b>	<b>Lending / connected parties:</b>										
2.1	Related party loans* / gross loans	0.09	3.78	0.08	3.57	0.07	5.78	0.07	6.73	0.07	6.73
2.2	Related party loans* / Capital base	0.25	12.45	0.25	11.85	0.24	19.52	0.23	23.91	0.23	23.91
2.3	Director exposure / related party loans*	1.32	48.37	0.38	47.13	0.00	31.96	0.00	27.33	0.00	27.33
<b>3.</b>	<b>Asset Composition</b>										
3.1	Low income mortgage loans / gross loans	49.92	2.30	47.90	2.31	45.67	2.30	44.23	2.40	44.23	2.40
3.2	Real estate mortgage / gross loans	99.99	51.78	99.99	50.74	99.99	51.59	99.99	48.79	99.99	48.79
3.3	Staff loans / gross loans	0.71	0.31	0.65	0.37	0.62	0.39	0.61	0.38	0.61	0.38
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	1.05	36.60	1.09	37.70	1.10	37.69	1.28	41.57	1.28	41.57
3.6	Top 20 borrowers exposure / capital base	3.43	151.05	3.76	155.01	3.98	157.32	3.89	180.00	3.89	180.00
<b>4</b>	<b>Asset Quality</b>										
4.1	Non-performing loans / gross loans	5.84	5.57	5.37	4.57	4.32	3.64	3.97	4.37	3.97	4.37
4.2	Non-performing loans / gross assets	3.75	3.59	3.64	2.96	3.02	2.38	2.81	2.97	2.81	2.97
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	13.77	9.29	13.46	6.19	11.08	3.72	10.97	7.83	10.97	7.83
4.4	Non-performing loans / capital and reserves	15.63	16.82	15.35	13.90	13.05	11.32	12.45	14.28	12.45	14.28
4.5	Reserve for loan losses / non-performing loans	13.76	49.38	14.23	59.14	16.97	69.74	13.33	49.02	13.33	49.02
4.6	Total on-balance sheet assets~ / capital and reserves	416.17	468.61	422.06	470.54	432.10	476.33	442.75	480.64	442.75	480.64
4.7	Gross loans / deposits	84.75	84.01	89.18	84.30	91.27	85.26	91.72	87.77	91.72	87.77
4.8	Gross loans / gross assets	64.28	64.44	67.74	64.67	69.94	65.30	70.87	67.92	70.87	67.92
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	43.74	80.26	44.00	82.11	46.14	80.32	44.56	77.88	44.56	77.88
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	0.00	74.34	0.00	77.75	0.00	77.78	0.00	106.70	0.00	106.70
4.12	Reserve for loan losses / gross loans	0.80	2.75	0.76	2.70	0.73	2.54	0.53	2.14	0.53	2.14
<b>5</b>	<b>Earnings and Profitability</b>										
5.1	Return on assets	0.13	0.39	0.15	0.43	0.19	0.15	0.28	0.10	0.80	1.13
5.2	Return on equity	0.54	1.29	0.65	2.17	0.83	0.77	1.24	0.53	3.42	6.02
5.3	Net interest income / operating income	48.14	64.94	50.77	62.41	53.78	74.23	54.56	70.47	51.97	67.83
5.4	Non-interest income / operating income	7.77	14.80	5.95	17.59	3.81	2.25	4.03	8.23	5.30	10.97
5.5	Operating expenses / operating income	86.26	76.68	83.89	75.80	80.45	82.36	72.25	63.84	80.38	74.33
5.6	Foreign exchange gains / operating income	0.00	0.51	0.00	0.59	0.00	0.77	0.83	0.94	0.00	0.70
5.7	Interest expense / interest income	47.81	23.78	46.01	24.27	44.09	24.06	43.14	23.20	45.12	23.81
5.8	Non-interest income / operating expenses	9.01	19.29	7.09	23.21	4.73	2.73	5.58	12.90	6.59	14.76
5.9	Personnel expenses / operating expenses	29.20	49.82	28.73	47.41	28.11	53.33	24.05	52.05	27.54	50.55
5.10	Earning assets / average total assets	98.59	91.08	98.30	90.40	89.47	90.00	98.93	89.56	108.47	98.21
5.11	Non-interest expenses / operating income	42.17	56.42	40.61	55.80	38.03	58.84	30.84	42.55	37.65	53.13
5.12	Personnel expenses / non-interest expenses	59.73	67.71	59.35	64.40	59.45	74.65	56.32	78.10	58.80	70.72
5.13	Net operating income / average total assets	0.13	0.51	0.15	0.54	0.19	0.33	0.28	0.78	0.80	2.29
5.14	Operating expenses / average total assets	0.80	1.67	0.79	1.69	0.79	1.54	0.73	1.38	3.26	6.64
5.15	Interest rate spread	4.55	-	4.55	-	4.55	-	4.55	-	4.55	-
<b>6</b>	<b>Liquidity:</b>										
6.1	Interest expense / average earning assets	0.42	0.50	0.42	0.50	0.45	0.49	0.45	0.52	1.98	2.49
6.2	Net interest income / average earning assets	0.46	1.59	0.49	1.56	0.57	1.55	0.59	1.71	2.41	7.97
6.3	Liquid assets / gross assets	25.72	13.49	21.79	12.38	18.47	11.95	22.70	12.65	22.70	12.65
6.4	Liquid assets / total demand and time liabilities	33.93	17.77	28.69	16.37	28.36	15.84	29.38	16.46	29.38	16.46
6.5	Deposit / Loans	118.00	119.03	112.14	118.62	109.56	117.29	109.03	113.93	109.03	113.93
6.6	Deposits / Loans and investments	101.70	94.99	99.06	95.66	97.70	94.86	97.55	93.55	97.55	93.55
6.7	Deposits / gross assets	75.85	76.70	75.96	76.71	76.62	76.59	77.27	77.39	77.27	77.39

<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