

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

		March 2024		June 2024		Half Year (Jan-Jun)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>						
1.1	Capital / Risk-weighted Assets	45.29	24.19	44.83	23.28	44.83	23.28
1.2	Tier I Capital / Risk-weighted Assets	42.86	24.19	42.42	23.28	42.42	23.28
1.3	Tier II Capital / Risk-weighted Assets	2.43	0.00	2.41	0.00	2.41	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	21.38	19.20	20.90	19.65	20.90	19.65
<b>2</b>	<b>Lending / connected parties:</b>						
2.1	Related party loans* / gross loans	0.05	6.66	0.04	6.69	0.04	6.69
2.2	Related party loans* / Capital base	0.18	22.68	0.15	23.48	0.15	23.48
2.3	Director exposure / related party loans*	27.24	25.97	15.65	29.98	15.65	29.98
<b>3.</b>	<b>Asset Composition</b>						
3.1	Low income mortgage loans / gross loans	43.28	2.37	41.72	2.11	41.72	2.11
3.2	Real estate mortgage / gross loans	100.00	49.28	99.99	46.28	99.99	46.28
3.3	Staff loans / gross loans	0.54	0.35	0.53	0.30	0.53	0.30
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.07	43.06	1.09	43.26	1.09	43.26
3.6	Top 20 borrowers exposure / capital base	3.98	178.81	4.23	182.30	4.23	182.30
<b>4</b>	<b>Asset Quality</b>						
4.1	Non-performing loans / gross loans	3.73	3.24	4.38	2.28	4.38	2.28
4.2	Non-performing loans / gross assets	2.66	2.09	3.15	1.55	3.15	1.55
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	8.87	3.28	11.03	0.31	11.03	0.31
4.4	Non-performing loans / capital and reserves	12.10	10.25	14.61	7.43	14.61	7.43
4.5	Reserve for loan losses / non-performing loans	29.35	70.28	27.55	96.17	27.55	96.17
4.6	Total on-balance sheet assets~ / capital and reserves	454.64	490.46	463.28	479.56	463.28	479.56
4.7	Gross loans / deposits	91.60	83.18	92.12	88.09	92.12	88.09
4.8	Gross loans / gross assets	71.30	64.48	71.95	67.97	71.95	67.97
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	45.40	78.21	44.68	83.16	44.68	83.16
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	0.00	108.77	0.00	102.77	0.00	102.77
4.12	Reserve for loan losses / gross loans	1.10	2.28	1.21	2.19	1.21	2.19
<b>5</b>	<b>Earnings and Profitability</b>						
5.1	Return on assets	0.14	0.24	0.10	0.54	0.24	0.78
5.2	Return on equity	0.65	0.83	0.47	2.79	1.13	0.78
5.3	Net interest income / operating income	52.87	65.30	53.89	66.38	53.39	65.89
5.4	Non-interest income / operating income	2.72	12.77	1.92	14.01	2.31	13.44
5.5	Operating expenses / operating income	85.08	83.01	89.63	71.27	87.40	76.62
5.6	Foreign exchange gains / operating income	0.00	0.04	0.00	0.00	0.00	0.02
5.7	Interest expense / interest income	45.66	25.13	45.05	22.81	45.35	23.88
5.8	Non-interest income / operating expenses	3.20	15.39	2.14	19.65	2.65	17.55
5.9	Personnel expenses / operating expenses	28.31	50.25	25.89	49.40	27.05	49.82
5.10	Earning assets / average total assets	99.37	90.53	99.22	90.13	99.22	90.13
5.11	Non-interest expenses / operating income	40.67	61.08	45.45	51.66	43.10	55.95
5.12	Personnel expenses / non-interest expenses	59.23	68.29	51.07	68.16	54.85	68.23
5.13	Net operating income / average total assets	0.14	0.34	0.10	0.66	0.24	0.98
5.14	Operating expenses / average total assets	0.81	1.64	0.87	1.63	1.66	3.23
5.15	Interest rate spread	-	-	0.00	-	-	-
<b>6</b>	<b>Liquidity:</b>						
6.1	Interest expense / average earning assets	0.44	0.49	0.44	0.50	0.86	0.98
6.2	Net interest income / average earning assets	0.52	1.45	0.53	1.71	1.03	3.11
6.3	Liquid assets / gross assets	20.97	15.18	19.17	12.59	19.17	12.59
6.4	Liquid assets / total demand and time liabilities	26.96	19.76	24.55	16.52	24.55	16.52
6.5	Deposit / Loans	109.17	120.21	108.56	113.52	108.56	113.52
6.6	Deposits / Loans and investments	99.68	98.64	98.53	94.61	98.53	94.61
6.7	Deposits / gross assets	77.84	77.51	78.11	77.16	78.11	77.16

<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