

**FINANCIAL INDICATORS**  
**FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS**

For the periods indicated

|  | March 2023 |        | June 2023 |        | Half Year (Jan-Jun) |        |
|--|------------|--------|-----------|--------|---------------------|--------|
|  | NBS        | HIHT   | NBS       | HIHT   | NBS                 | HIHT   |
| <b>1 Capital Adequacy:</b>   |            |        |           |        |                     |        |
| 1.1 Capital / Risk-weighted Assets   | 50.99      | 24.38  | 49.65     | 23.75  | 49.65               | 23.75  |
| 1.2 Tier I Capital / Risk-weighted Assets                                      | 48.15      | 24.38  | 46.88     | 23.75  | 46.88               | 23.75  |
| 1.3 Tier II Capital / Risk-weighted Assets                                     | 2.85       | 0.00   | 2.77      | 0.00   | 2.77                | 0.00   |
| 1.4 Capital and reserves / Total Assets <sup>^</sup>                           | 23.63      | 19.92  | 23.30     | 19.85  | 23.30               | 19.85  |
| <b>2 Lending / connected parties:</b>  |            |        |           |        |                     |        |
| 2.1 Related party loans* / gross loans   | 0.09       | 3.78   | 0.08      | 3.57   | 0.08                | 3.57   |
| 2.2 Related party loans* / Capital base  | 0.25       | 12.45  | 0.25      | 11.85  | 0.25                | 11.85  |
| 2.3 Director exposure / related party loans*                                   | 1.32       | 48.37  | 0.38      | 47.13  | 0.38                | 47.13  |
| <b>3. Asset Composition</b>  |            |        |           |        |                     |        |
| 3.1 Low income mortgage loans / gross loans                                    | 49.92      | 2.30   | 47.90     | 2.31   | 47.90               | 2.31   |
| 3.2 Real estate mortgage / gross loans   | 99.99      | 51.78  | 99.99     | 50.74  | 99.99               | 50.74  |
| 3.3 Staff loans / gross loans  | 0.71       | 0.31   | 0.65      | 0.37   | 0.65                | 0.37   |
| 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                                 | 1.05       | 36.60  | 1.09      | 37.70  | 1.09                | 37.70  |
| 3.6 Top 20 borrowers exposure / capital base                                   | 3.43       | 151.05 | 3.76      | 155.01 | 3.76                | 155.01 |
| <b>4 Asset Quality</b>   |            |        |           |        |                     |        |
| 4.1 Non-performing loans / gross loans   | 5.84       | 5.57   | 5.37      | 4.57   | 5.37                | 4.57   |
| 4.2 Non-performing loans / gross assets  | 3.75       | 3.59   | 3.64      | 2.96   | 3.64                | 2.96   |
| 4.3 Non-performing loans net of reserve for loan losses / capital and reserves | 13.77      | 9.29   | 13.46     | 6.19   | 13.46               | 6.19   |
| 4.4 Non-performing loans / capital and reserves                                | 15.63      | 16.82  | 15.35     | 13.90  | 15.35               | 13.90  |
| 4.5 Reserve for loan losses / non-performing loans                             | 13.76      | 49.38  | 14.23     | 59.14  | 14.23               | 59.14  |
| 4.6 Total on-balance sheet assets~ / capital and reserves                      | 416.17     | 468.61 | 422.06    | 470.54 | 422.06              | 470.54 |
| 4.7 Gross loans / deposits   | 84.75      | 84.01  | 89.18     | 84.30  | 89.18               | 84.30  |
| 4.8 Gross loans / gross assets   | 64.28      | 64.44  | 67.74     | 64.67  | 67.74               | 64.67  |
| 4.9 Risk-weighted assets / (on- plus off-balance sheet assets)                 | 43.74      | 80.26  | 44.00     | 82.11  | 44.00               | 82.11  |
| 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       | 74.34  | 0.00      | 77.75  | 0.00                | 77.75  |
| 4.12 Reserve for loan losses / gross loans                                     | 0.80       | 2.75   | 0.76      | 2.70   | 0.76                | 2.70   |
| <b>5 Earnings and Profitability</b>  |            |        |           |        |                     |        |
| 5.1 Return on assets   | 0.13       | 0.39   | 0.15      | 0.43   | 0.33                | 1.00   |
| 5.2 Return on equity   | 0.54       | 1.29   | 0.65      | 2.17   | 1.55                | 5.96   |
| 5.3 Net interest income / operating income                                     | 48.14      | 64.94  | 50.77     | 62.41  | 49.49               | 63.64  |
| 5.4 Non-interest income / operating income                                     | 7.77       | 14.80  | 5.95      | 17.59  | 6.84                | 16.23  |
| 5.5 Operating expenses / operating income                                      | 86.26      | 76.68  | 83.89     | 75.80  | 85.05               | 76.23  |
| 5.6 Foreign exchange gains / operating income                                  | 0.00       | 0.00   | 0.00      | 0.00   | 0.00                | 0.00   |
| 5.7 Interest expense / interest income   | 47.81      | 23.78  | 46.01     | 24.27  | 46.88               | 24.03  |
| 5.8 Non-interest income / operating expenses                                   | 9.01       | 19.29  | 7.09      | 23.21  | 8.04                | 21.30  |
| 5.9 Personnel expenses / operating expenses                                    | 29.20      | 49.82  | 28.73     | 47.41  | 28.96               | 48.58  |
| 5.10 Earning assets / average total assets                                     | 98.59      | 91.08  | 98.30     | 90.40  | 117.26              | 112.34 |
| 5.11 Non-interest expenses / operating income                                  | 42.17      | 56.42  | 40.61     | 55.80  | 41.37               | 56.10  |
| 5.12 Personnel expenses / non-interest expenses                                | 59.73      | 67.71  | 59.35     | 64.40  | 59.54               | 66.02  |
| 5.13 Net operating income / average total assets                               | 0.13       | 0.51   | 0.15      | 0.54   | 0.33                | 1.28   |
| 5.14 Operating expenses / average total assets                                 | 0.80       | 1.67   | 0.79      | 1.69   | 1.88                | 4.11   |
| 5.15 Interest rate spread  | 4.55       | -      | 4.55      | -      | 4.55                | -      |
| <b>6 Liquidity:</b>  |            |        |           |        |                     |        |
| 6.1 Interest expense / average earning assets                                  | 0.42       | 0.50   | 0.42      | 0.50   | 0.99                | 1.23   |
| 6.2 Net interest income / average earning assets                               | 0.46       | 1.59   | 0.49      | 1.56   | 1.13                | 3.90   |
| 6.3 Liquid assets / gross assets   | 25.72      | 13.49  | 21.79     | 12.38  | 21.79               | 12.38  |
| 6.4 Liquid assets / total demand and time liabilities                          | 33.93      | 17.77  | 28.69     | 16.37  | 28.69               | 16.37  |
| 6.5 Deposit / Loans  | 118.00     | 119.03 | 112.14    | 118.62 | 112.14              | 118.62 |
| 6.6 Deposits / Loans and investments   | 101.70     | 94.99  | 99.06     | 95.66  | 99.06               | 95.66  |
| 6.7 Deposits / gross assets  | 75.85      | 76.70  | 75.96     | 76.71  | 75.96               | 76.71  |

<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