

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

For the periods indicated

		March 2023	
		NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>		
1.1	Capital / Risk-weighted Assets	50.99	24.38
1.2	Tier I Capital / Risk-weighted Assets	48.15	24.38
1.3	Tier II Capital / Risk-weighted Assets	2.85	0.00
1.4	Capital and reserves / Total Assets <sup>^</sup>	23.63	19.92
<b>2</b>	<b>Lending / connected parties:</b>		
2.1	Related party loans* / gross loans	0.09	3.78
2.2	Related party loans* / Capital base	0.25	12.45
2.3	Director exposure / related party loans*	1.32	48.37
<b>3.</b>	<b>Asset Composition</b>		
3.1	Low income mortgage loans / gross loans	49.92	2.30
3.2	Real estate mortgage / gross loans	99.99	51.78
3.3	Staff loans / gross loans	0.71	0.31
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.05	36.60
3.6	Top 20 borrowers exposure / capital base	3.43	151.05
<b>4</b>	<b>Asset Quality</b>		
4.1	Non-performing loans / gross loans	5.84	5.57
4.2	Non-performing loans / gross assets	3.75	3.59
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	13.77	9.29
4.4	Non-performing loans / capital and reserves	15.63	16.82
4.5	Reserve for loan losses / non-performing loans	13.76	49.38
4.6	Total on-balance sheet assets~ / capital and reserves	416.17	468.61
4.7	Gross loans / deposits	84.75	84.01
4.8	Gross loans / gross assets	64.28	64.44
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	43.74	80.26
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	0.00	74.34
4.12	Reserve for loan losses / gross loans	0.80	2.75
<b>5</b>	<b>Earnings and Profitability</b>		
5.1	Return on assets	0.13	0.39
5.2	Return on equity	0.54	1.29
5.3	Net interest income / operating income	48.14	64.94
5.4	Non-interest income / operating income	7.77	14.80
5.5	Operating expenses / operating income	86.26	76.68
5.6	Foreign exchange gains / operating income	0.00	0.00
5.7	Interest expense / interest income	47.81	23.78
5.8	Non-interest income / operating expenses	9.01	19.29
5.9	Personnel expenses / operating expenses	29.20	49.82
5.10	Earning assets / average total assets	98.59	91.08
5.11	Non-interest expenses / operating income	42.17	56.42
5.12	Personnel expenses / non-interest expenses	59.73	67.71
5.13	Net operating income / average total assets	0.13	0.51
5.14	Operating expenses / average total assets	0.80	1.67
5.15	Interest rate spread		-
<b>6</b>	<b>Liquidity:</b>		
6.1	Interest expense / average earning assets	0.42	0.50
6.2	Net interest income / average earning assets	0.46	1.59
6.3	Liquid assets / gross assets	25.72	13.49
6.4	Liquid assets / total demand and time liabilities	33.93	17.77
6.5	Deposit / Loans	118.00	119.03
6.6	Deposits / Loans and investments	101.70	94.99
6.7	Deposits / gross assets	75.85	76.70

<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