

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

For the periods indicated

|           |  | March 2022 |        |
|-----------|--|------------|--------|
|           |  | NBS        | HIHT   |
| <b>1</b>  | <b>Capital Adequacy:</b>   |            |        |
| 1.1       | Capital / Risk-weighted Assets   | 52.43      | 20.11  |
| 1.2       | Tier I Capital / Risk-weighted Assets                                      | 49.32      | 20.11  |
| 1.3       | Tier II Capital / Risk-weighted Assets                                     | 3.11       | 0.00   |
| 1.4       | Capital and reserves / Total Assets <sup>^</sup>                           | 23.43      | 19.24  |
| <b>2</b>  | <b>Lending / connected parties:</b>  |            |        |
| 2.1       | Related party loans* / gross loans   | 0.07       | 4.25   |
| 2.2       | Related party loans* / Capital base  | 0.17       | 14.75  |
| 2.3       | Director exposure / related party loans*                                   | 10.93      | 29.38  |
| <b>3.</b> | <b>Asset Composition</b>   |            |        |
| 3.1       | Low income mortgage loans / gross loans                                    | 99.47      | 1.91   |
| 3.2       | Real estate mortgage / gross loans   | 99.99      | 55.97  |
| 3.3       | Staff loans / gross loans  | 0.53       | 0.69   |
| 3.4       | Households loans / gross loans   | N/A        | N/A    |
| 3.5       | Top 20 borrowers exposure / total exposure                                 | 1.14       | 32.70  |
| 3.6       | Top 20 borrowers exposure / capital base                                   | 3.40       | 145.28 |
| <b>4</b>  | <b>Asset Quality</b>   |            |        |
| 4.1       | Non-performing loans / gross loans   | 9.12       | 7.75   |
| 4.2       | Non-performing loans / gross assets  | 5.18       | 4.92   |
| 4.3       | Non-performing loans net of reserve for loan losses / capital and reserves | 16.04      | 10.88  |
| 4.4       | Non-performing loans / capital and reserves                                | 21.10      | 22.83  |
| 4.5       | Reserve for loan losses / non-performing loans                             | 28.55      | 58.71  |
| 4.6       | Total on-balance sheet assets~ / capital and reserves                      | 407.13     | 463.58 |
| 4.7       | Gross loans / deposits   | 75.50      | 83.51  |
| 4.8       | Gross loans / gross assets   | 56.81      | 63.55  |
| 4.9       | Risk-weighted assets / (on- plus off-balance sheet assets)                 | 42.85      | 92.89  |
| 4.10      | Contingent liabilities / gross assets                                      | 0.00       | 0.00   |
| 4.11      | Large exposure** / capital base  | 0.00       | 69.12  |
| 4.12      | Reserve for loan losses / gross loans                                      | 2.60       | 4.55   |
| <b>5</b>  | <b>Earnings and Profitability</b>  |            |        |
| 5.1       | Return on assets   | 0.19       | 0.38   |
| 5.2       | Return on equity   | 0.78       | 1.32   |
| 5.3       | Net interest income / operating income                                     | 57.91      | 63.26  |
| 5.4       | Non-interest income / operating income                                     | 0.53       | 14.91  |
| 5.5       | Operating expenses / operating income                                      | 80.81      | 79.97  |
| 5.6       | Foreign exchange gains / operating income                                  | 0.00       | 0.25   |
| 5.7       | Interest expense / interest income   | 41.78      | 25.65  |
| 5.8       | Non-interest income / operating expenses                                   | 0.65       | 18.64  |
| 5.9       | Personnel expenses / operating expenses                                    | 27.15      | 46.92  |
| 5.10      | Earning assets / average total assets                                      | 98.14      | 91.90  |
| 5.11      | Non-interest expenses / operating income                                   | 39.25      | 58.14  |
| 5.12      | Personnel expenses / non-interest expenses                                 | 55.91      | 64.54  |
| 5.13      | Net operating income / average total assets                                | 0.19       | 0.42   |
| 5.14      | Operating expenses / average total assets                                  | 0.78       | 1.69   |
| 5.15      | Interest rate spread   | 4.55       | -      |
| <b>6</b>  | <b>Liquidity:</b>  |            |        |
| 6.1       | Interest expense / average earning assets                                  | 0.41       | 0.50   |
| 6.2       | Net interest income / average earning assets                               | 0.58       | 1.46   |
| 6.3       | Liquid assets / gross assets   | 31.63      | 12.16  |
| 6.4       | Liquid assets / total demand and time liabilities                          | 42.06      | 16.13  |
| 6.5       | Deposit / Loans  | 132.45     | 119.74 |
| 6.6       | Deposits / Loans and investments   | 110.09     | 93.61  |
| 6.7       | Deposits / gross assets  | 75.25      | 76.09  |

<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