

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

		March 2025	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	41.92	42.56
1.2	Tier I Capital / Risk-weighted Assets	38.89	42.56
1.3	Tier II Capital / Risk-weighted Assets	3.03	0.00
1.4	Capital and reserves / Total Assets^	19.75	28.43
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.05	6.41
2.2	Related party loans* / Capital base	0.18	13.20
2.3	Director exposure / related party loans*	0.00	27.91
3.	Asset Composition		
3.1	Low income mortgage loans / gross loans	38.40	2.57
3.2	Real estate mortgage / gross loans	99.99	45.80
3.3	Staff loans / gross loans	0.50	0.31
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.19	40.85
3.6	Top 20 borrowers exposure / capital base	4.94	106.08
4	Asset Quality		
4.1	Non-performing loans / gross loans	3.77	1.36
4.2	Non-performing loans / gross assets	2.73	0.79
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	9.68	(1.43)
4.4	Non-performing loans / capital and reserves	13.38	2.69
4.5	Reserve for loan losses / non-performing loans	30.64	150.99
4.6	Total on-balance sheet assets~ / capital and reserves	489.74	341.57
4.7	Gross loans / deposits	91.29	86.07
4.8	Gross loans / gross assets	72.53	57.83
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	45.00	65.99
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	0.00	46.33
4.12	Reserve for loan losses / gross loans	1.15	2.06
5	Earnings and Profitability		
5.1	Return on assets	0.14	0.44
5.2	Return on equity	0.70	1.02
5.3	Net interest income / operating income	54.72	68.93
5.4	Non-interest income / operating income	1.04	12.88
5.5	Operating expenses / operating income	85.80	73.48
5.6	Foreign exchange gains / operating income	0.00	0.16
5.7	Interest expense / interest income	44.70	20.88
5.8	Non-interest income / operating expenses	1.22	17.53
5.9	Personnel expenses / operating expenses	28.25	53.32
5.10	Earning assets / average total assets	99.82	92.08
5.11	Non-interest expenses / operating income	41.57	55.29
5.12	Personnel expenses / non-interest expenses	58.32	70.87
5.13	Net operating income / average total assets	0.14	0.55
5.14	Operating expenses / average total assets	0.84	1.53
5.15	Interest rate spread	-	-
6	Liquidity:		
6.1	Interest expense / average earning assets	0.44	0.42
6.2	Net interest income / average earning assets	0.55	1.59
6.3	Liquid assets / gross assets	18.77	19.35
6.4	Liquid assets / total demand and time liabilities	23.63	29.07
6.5	Deposit / Loans	109.54	116.19
6.6	Deposits / Loans and investments	98.47	92.13
6.7	Deposits / gross assets	79.45	67.20

^ 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