

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

		March 2026	
		NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>		
1.1	Capital / Risk-weighted Assets	35.66	40.35
1.2	Tier I Capital / Risk-weighted Assets	33.21	40.35
1.3	Tier II Capital / Risk-weighted Assets	2.44	0.00
1.4	Capital and reserves / Total Assets^	18.18	28.60
<b>2</b>	<b>Lending / connected parties:</b>		
2.1	Related party loans* / gross loans	0.02	5.68
2.2	Related party loans* / Capital base	0.08	12.11
2.3	Director exposure / related party loans*	5.80	33.30
<b>3.</b>	<b>Asset Composition</b>		
3.1	Low income mortgage loans / gross loans	28.88	2.56
3.2	Real estate mortgage / gross loans	99.98	45.93
3.3	Staff loans / gross loans	0.46	0.42
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.18	41.21
3.6	Top 20 borrowers exposure / capital base	5.53	114.32
<b>4</b>	<b>Asset Quality</b>		
4.1	Non-performing loans / gross loans	2.62	0.51
4.2	Non-performing loans / gross assets	2.10	0.31
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	7.67	(1.98)
4.4	Non-performing loans / capital and reserves	11.19	1.05
4.5	Reserve for loan losses / non-performing loans	34.07	283.88
4.6	Total on-balance sheet assets~ / capital and reserves	532.99	342.19
4.7	Gross loans / deposits	98.60	87.52
4.8	Gross loans / gross assets	79.97	60.44
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	48.55	70.27
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure** / capital base	0.00	45.80
4.12	Reserve for loan losses / gross loans	0.89	1.44
<b>5</b>	<b>Earnings and Profitability</b>		
5.1	Return on assets	0.19	0.17
5.2	Return on equity	1.04	0.58
5.3	Net interest income / operating income	57.09	67.19
5.4	Non-interest income / operating income	0.28	11.70
5.5	Operating expenses / operating income	81.65	84.56
5.6	Foreign exchange gains / operating income	0.00	0.15
5.7	Interest expense / interest income	42.75	23.91
5.8	Non-interest income / operating expenses	0.34	13.83
5.9	Personnel expenses / operating expenses	27.87	54.54
5.10	Earning assets / average total assets	99.69	91.36
5.11	Non-interest expenses / operating income	39.02	63.45
5.12	Personnel expenses / non-interest expenses	58.32	72.68
5.13	Net operating income / average total assets	0.19	0.27
5.14	Operating expenses / average total assets	0.85	1.48
5.15	Interest rate spread	-	-
<b>6</b>	<b>Liquidity:</b>		
6.1	Interest expense / average earning assets	0.45	0.41
6.2	Net interest income / average earning assets	0.61	1.30
6.3	Liquid assets / gross assets	15.97	14.04
6.4	Liquid assets / total demand and time liabilities	19.69	20.51
6.5	Deposit / Loans	101.42	114.26
6.6	Deposits / Loans and investments	96.70	87.80
6.7	Deposits / gross assets	81.11	69.06

^ 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