

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

		March 2025		June 2025		Half Year (Jan-Jun)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
1	Capital Adequacy:						
1.1	Capital / Risk-weighted Assets	41.92	42.56	39.69	45.67	39.69	45.67
1.2	Tier I Capital / Risk-weighted Assets	38.89	42.56	36.82	45.67	36.82	45.67
1.3	Tier II Capital / Risk-weighted Assets	3.03	0.00	2.87	0.00	2.87	0.00
1.4	Capital and reserves / Total Assets [^]	19.75	28.43	19.09	29.11	19.09	29.11
2	Lending / connected parties:						
2.1	Related party loans* / gross loans	0.05	6.41	0.05	6.18	0.05	6.18
2.2	Related party loans* / Capital base	0.18	13.20	0.18	12.98	0.18	12.98
2.3	Director exposure / related party loans*	0.00	27.91	3.83	20.26	3.83	20.26
3.	Asset Composition						
3.1	Low income mortgage loans / gross loans	38.40	2.57	66.44	2.56	66.44	2.56
3.2	Real estate mortgage / gross loans	99.99	45.80	99.98	47.13	99.98	47.13
3.3	Staff loans / gross loans	0.50	0.31	0.50	0.39	0.50	0.39
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	1.19	40.85	1.16	39.86	1.16	39.86
3.6	Top 20 borrowers exposure / capital base	4.94	106.08	5.05	104.77	5.05	104.77
4	Asset Quality						
4.1	Non-performing loans / gross loans	3.77	1.36	3.77	1.41	3.77	1.41
4.2	Non-performing loans / gross assets	2.73	0.79	2.74	0.85	2.74	0.85
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	9.68	(1.43)	10.38	(1.28)	10.38	(1.28)
4.4	Non-performing loans / capital and reserves	13.38	2.69	13.90	2.84	13.90	2.84
4.5	Reserve for loan losses / non-performing loans	30.64	150.99	28.22	143.23	28.22	143.23
4.6	Total on-balance sheet assets~ / capital and reserves	489.74	341.57	507.08	333.57	507.08	333.57
4.7	Gross loans / deposits	91.29	86.07	90.94	88.59	90.94	88.59
4.8	Gross loans / gross assets	72.53	57.83	72.72	60.39	72.72	60.39
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	45.00	65.99	45.48	62.97	45.48	62.97
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	46.33	0.00	43.84	0.00	43.84
4.12	Reserve for loan losses / gross loans	1.15	2.06	1.06	2.02	1.06	2.02
5	Earnings and Profitability						
5.1	Return on assets	0.14	0.44	0.16	0.41	0.30	0.87
5.2	Return on equity	0.70	1.02	0.84	1.43	1.25	2.98
5.3	Net interest income / operating income	54.72	68.93	55.02	62.35	54.88	65.62
5.4	Non-interest income / operating income	1.04	12.88	0.72	18.25	0.88	15.58
5.5	Operating expenses / operating income	85.80	73.48	83.64	73.69	84.69	73.58
5.6	Foreign exchange gains / operating income	0.00	0.16	0.00	4.08	0.00	2.13
5.7	Interest expense / interest income	44.70	20.88	44.58	23.73	44.64	22.27
5.8	Non-interest income / operating expenses	1.22	17.53	0.86	24.77	1.04	21.18
5.9	Personnel expenses / operating expenses	28.25	53.32	27.34	56.03	27.79	54.69
5.10	Earning assets / average total assets	99.82	92.08	99.95	89.35	102.05	91.53
5.11	Non-interest expenses / operating income	41.57	55.29	39.39	54.28	40.45	54.78
5.12	Personnel expenses / non-interest expenses	58.32	70.87	58.05	76.06	58.19	73.46
5.13	Net operating income / average total assets	0.14	0.55	0.16	0.54	0.30	1.11
5.14	Operating expenses / average total assets	0.84	1.53	0.83	1.52	1.68	3.10
5.15	Interest rate spread	-	-	4.55	-	4.55	-
6	Liquidity:						
6.1	Interest expense / average earning assets	0.44	0.42	0.45	0.45	0.90	0.88
6.2	Net interest income / average earning assets	0.55	1.59	0.56	1.44	1.11	3.07
6.3	Liquid assets / gross assets	18.77	19.35	17.28	17.86	17.28	17.86
6.4	Liquid assets / total demand and time liabilities	23.63	29.07	21.61	26.54	21.61	26.54
6.5	Deposit / Loans	109.54	116.19	109.96	112.88	109.96	112.88
6.6	Deposits / Loans and investments	98.47	92.13	98.87	90.17	98.87	90.17
6.7	Deposits / gross assets	79.45	67.20	79.96	68.16	79.96	68.16

[^] 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