FINANCIAL INDICATORS

FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS

For the periods indicated

		March 2026		June 2026		Half Year (Jan-Jun)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
1	**Capital Adequacy:**						
1.1	Capital / Risk-weighted Assets	35.66	40.35	33.92	38.67	33.92	38.67
1.2	Tier I Capital / Risk-weighted Assets	33.21	40.35	31.59	38.67	31.59	38.67
1.3	Tier II Capital / Risk-weighted Assets	2.44	0.00	2.32	0.00	2.32	0.00
1.4	Capital and reserves / Total Assets^	18.18	28.60	17.48	28.69	17.48	28.69
2	**Lending / connected parties:**						
2.1	Related party loans* / gross loans	0.02	5.68	0.02	5.76	0.02	5.76
2.2	Related party loans* / Capital base	0.08	12.11	0.08	12.19	0.08	12.19
2.3	Director exposure / related party loans*	5.80	33.30	0.46	33.80	0.46	33.80
3.	**Asset Composition**						
3.1	Low income mortgage loans / gross loans	28.88	2.56	27.79	3.17	27.79	3.17
3.2	Real estate mortgage / gross loans	99.98	45.93	99.98	46.18	99.98	46.18
3.3	Staff loans / gross loans	0.46	0.42	0.48	0.47	0.48	0.47
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	1.18	41.21	1.22	41.04	1.22	41.04
3.6	Top 20 borrowers exposure / capital base	5.53	114.32	5.69	113.43	5.69	113.43
4	**Asset Quality**						
4.1	Non-performing loans / gross loans	2.62	0.51	2.28	0.37	2.28	0.37
4.2	Non-performing loans / gross assets	2.10	0.31	1.78	0.22	1.78	0.22
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	7.67	(1.98)	6.54	(4.61)	6.54	(4.61)
4.4	Non-performing loans / capital and reserves	11.19	1.05	9.86	0.75	9.86	0.75
4.5	Reserve for loan losses / non-performing loans	34.07	283.88	36.00	684.75	36.00	684.75
4.6	Total on-balance sheet assets~ / capital and reserves	532.99	342.19	555.30	335.87	555.30	335.87
4.7	Gross loans / deposits	98.60	87.52	95.23	87.07	95.23	87.07
4.8	Gross loans / gross assets	79.97	60.44	77.79	59.75	77.79	59.75
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	48.55	70.27	48.24	73.04	48.24	73.04
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	45.80	0.00	45.05	0.00	45.05
4.12	Reserve for loan losses / gross loans	0.89	1.44	0.82	2.55	0.82	2.55
5	**Earnings and Profitability**						
5.1	Return on assets	0.19	0.17	0.27	0.50	0.46	0.67
5.2	Return on equity	1.04	0.58	1.51	1.76	2.55	2.34
5.3	Net interest income / operating income	57.09	67.19	59.68	66.48	58.45	66.82
5.4	Non-interest income / operating income	0.28	11.70	(0.11)	13.14	0.07	12.45
5.5	Operating expenses / operating income	81.65	84.56	75.71	110.36	78.52	98.07
5.6	Foreign exchange gains / operating income	0.00	0.15	0.00	0.50	0.00	0.33
5.7	Interest expense / interest income	42.75	23.91	40.39	23.46	41.50	23.68
5.8	Non-interest income / operating expenses	0.34	13.83	(0.15)	11.90	0.09	12.70
5.9	Personnel expenses / operating expenses	27.87	54.54	27.00	37.46	27.43	44.47
5.10	Earning assets / average total assets	99.69	91.36	100.83	91.55	102.52	92.13
5.11	Non-interest expenses / operating income	39.02	63.45	35.27	89.98	37.05	77.34
5.12	Personnel expenses / non-interest expenses	58.32	72.68	57.96	45.94	58.14	56.39
5.13	Net operating income / average total assets	0.19	0.27	0.27	(0.20)	0.46	0.07
5.14	Operating expenses / average total assets	0.85	1.48	0.84	2.12	1.68	3.62
5.15	Interest rate spread	-	-	4.55	-	4.55	-
6	**Liquidity:**						
6.1	Interest expense / average earning assets	0.45	0.41	0.46	0.43	0.91	0.84
6.2	Net interest income / average earning assets	0.61	1.30	0.67	1.40	1.28	2.70
6.3	Liquid assets / gross assets	15.97	14.04	19.27	17.85	19.27	17.85
6.4	Liquid assets / total demand and time liabilities	19.69	20.51	23.59	26.33	23.59	26.33
6.5	Deposit / Loans	101.42	114.26	105.00	114.85	105.00	114.85
6.6	Deposits / Loans and investments	96.70	87.80	103.29	87.89	103.29	87.89
6.7	Deposits / gross assets	81.11	69.06	81.68	68.62	81.68	68.62

^ 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