

**FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the Quarters March and June 2013**

Ratios		MARCH		JUNE	
		NBS	HIHT	NBS	HIHT
1	Capital Adequacy:				
1.1	Capital / Risk-weighted Assets	35.69	29.44	34.61	29.52
1.2	Tier I Capital / Risk-weighted Assets	33.20	29.23	32.19	29.32
1.3	Tier II Capital / Risk-weighted Assets	2.49	0.22	2.42	0.20
1.4	Capital and reserves / Total Assets	15.43	11.37	15.30	11.54
2	Lending / connected parties:				
2.1	Related party loans* / gross loans	0.10	9.86	0.09	9.67
2.2	Related party loans* / Capital base	0.37	37.86	0.37	37.45
2.3	Director exposure / related party loans*	42.86	100.00	42.86	100.00
3.	Asset Composition				
3.1	Low income mortgage loans / gross loans	4.49	1.45	4.59	1.77
3.2	Real estate mortgage / gross loans	99.99	61.55	99.99	60.59
3.3	Staff loans / gross loans	0.52	0.46	0.51	0.55
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.58	47.97	1.47	47.61
3.6	Top 20 borrowers exposure / capital base	7.88	338.94	7.61	335.30
4	Asset Quality				
4.1	Non-performing loans / gross loans	1.29	9.15	1.09	10.36
4.2	Non-performing loans / gross assets	0.75	3.90	0.63	4.51
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	2.78	26.87	2.07	30.38
4.4	Non-performing loans / capital and reserves	4.87	34.63	4.15	39.50
4.5	Reserve for loan losses / non-performing loans	42.93	22.39	50.00	23.08
4.6	Total on-balance sheet assets / capital and reserves	650.27	887.70	655.71	875.69
4.7	Gross loans / deposits	69.56	49.97	69.58	50.30
4.8	Gross loans / gross assets	58.22	42.63	58.26	43.52
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	41.81	37.95	41.41	38.35
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00
4.11	Large exposure / capital base	25.01	289.15	25.01	292.08
4.12	Reserve for loan losses / gross loans	0.55	2.05	0.54	2.39
5	Earnings and Profitability				
5.1	Return on assets	0.46	0.22	0.49	0.12
5.2	Return on equity	2.99	2.02	3.17	1.09
5.3	Net interest income / operating income	63.80	54.68	64.42	53.99
5.4	Non-interest income / operating income	0.78	15.89	0.60	16.20
5.5	Operating expenses / operating income	62.38	87.07	60.73	87.83
5.6	Foreign exchange gains / operating income	0.00	1.06	0.00	1.09
5.7	Interest expense / interest income	35.69	34.99	35.19	35.57
5.8	Non-interest income / operating expenses	1.25	18.25	0.99	18.45
5.9	Personnel expenses / operating expenses	22.45	29.87	21.90	34.42
5.10	Earning assets / average total assets	75.75	77.07	76.11	79.86
5.11	Non-interest expenses / operating income	26.96	57.64	25.75	58.02
5.12	Personnel expenses / non-interest expenses	51.94	45.12	51.66	52.10
5.13	Net operating income / average total assets	0.46	0.25	0.49	0.22
5.14	Operating expenses / average total assets	0.76	1.69	0.75	1.59
5.15	Interest rate spread	4.85	7.50	4.85	7.50
6	Liquidity:				
6.1	Interest expense / average earning assets	0.55	0.73	0.58	0.68
6.2	Net interest income / average earning assets	0.99	1.36	1.07	1.23
6.3	Liquid assets / gross assets	27.69	15.63	28.60	15.67
6.4	Liquid assets / total demand and time liabilities	33.09	18.58	34.16	18.32
6.5	Deposit / Loans	143.75	200.11	143.73	198.82
6.6	Deposits / Loans and investments	112.25	108.76	112.61	109.32
6.7	Deposits / gross assets	83.69	85.30	83.74	86.53

*Related party loans do not include Officials and Employees.

Note: Amended indicators highlighted.