

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

Ratios		March 2014		June 2014		Sept 2014		Year to date (Jan - Sept)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>								
1.1	Capital / Risk-weighted Assets	37.61	29.27	36.95	28.26	36.43	27.56	36.43	27.56
1.2	Tier I Capital / Risk-weighted Assets	35.13	28.91	34.52	27.95	34.03	27.25	34.03	27.25
1.3	Tier II Capital / Risk-weighted Assets	2.48	0.36	2.44	0.33	2.40	0.30	2.40	0.30
1.4	Capital and reserves / Total Assets <sup>^</sup>	16.80	12.49	17.10	12.30	17.09	10.28	17.35	11.69
<b>2</b>	<b>Lending / connected parties:</b>								
2.1	Related party loans* / gross loans	0.09	4.83	0.08	5.90	0.08	5.45	0.08	5.45
2.2	Related party loans* / Capital base	0.34	19.22	0.32	24.39	0.35	23.69	0.35	23.69
2.3	Director exposure / related party loans*	46.03	98.11	45.83	98.53	42.58	99.59	42.58	99.59
<b>3</b>	<b>Asset Composition</b>								
3.1	Low income mortgage loans / gross loans	75.97	1.85	75.20	1.80	74.17	1.92	74.17	1.92
3.2	Real estate mortgage / gross loans	99.99	52.47	99.99	58.00	99.99	50.24	99.99	50.24
3.3	Staff loans / gross loans	0.48	0.41	0.50	0.45	0.50	1.76	0.50	1.76
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	6.83	48.75	6.48	46.04	5.86	42.31	5.86	42.31
3.6	Top 20 borrowers exposure / capital base	32.76	325.74	31.83	304.21	28.76	275.15	28.76	275.15
<b>4</b>	<b>Asset Quality</b>								
4.1	Non-performing loans / gross loans	0.49	7.07	0.20	16.06	0.37	9.26	0.37	9.26
4.2	Non-performing loans / gross assets	0.31	3.39	0.13	7.87	0.24	4.64	0.24	4.64
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	0.28	18.28	(0.88)	55.01	(0.15)	32.04	(0.14)	28.19
4.4	Non-performing loans / capital and reserves	1.81	25.13	0.75	59.01	1.37	40.22	1.37	40.22
4.5	Reserve for loan losses / non-performing loans	84.62	33.33	215.68	15.08	110.45	29.91	110.45	29.91
4.6	Total on-balance sheet assets <sup>~</sup> / capital and reserves	587.61	741.71	576.86	749.78	577.82	867.68	577.82	867.68
4.7	Gross loans / deposits	77.05	56.20	79.02	57.30	80.09	58.36	80.09	58.36
4.8	Gross loans / gross assets	63.20	47.92	64.49	49.00	64.97	50.08	64.97	50.08
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	43.32	41.61	43.45	42.37	43.42	42.29	43.42	42.29
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure <sup>**</sup> / capital base	20.97	279.81	20.06	266.34	20.12	225.64	20.12	225.64
4.12	Reserve for loan losses / gross loans	0.41	2.36	0.43	2.42	0.40	2.77	0.40	2.77
<b>5</b>	<b>Earnings and Profitability</b>								
5.1	Return on assets	0.46	0.23	0.54	0.13	0.50	0.21	1.52	0.56
5.2	Return on equity	2.85	1.86	3.21	1.07	2.95	1.89	9.20	5.05
5.3	Net interest income / operating income	63.84	62.16	65.48	53.58	59.77	58.79	62.88	58.17
5.4	Non-interest income / operating income	0.76	15.40	1.59	22.23	0.54	16.07	0.97	17.91
5.5	Operating expenses / operating income	61.66	80.81	58.22	79.65	61.77	72.91	60.53	77.69
5.6	Foreign exchange gains / operating income	0.00	0.42	0.00	1.96	0.00	0.58	0.00	0.98
5.7	Interest expense / interest income	35.67	26.38	33.46	31.10	39.90	29.96	36.41	29.14
5.8	Non-interest income / operating expenses	1.24	19.06	2.73	27.91	0.88	22.04	1.60	23.06
5.9	Personnel expenses / operating expenses	22.50	40.27	21.94	40.40	20.04	43.68	21.46	41.46
5.10	Earning assets / average total assets	96.68	80.67	96.66	80.23	96.60	77.66	98.23	78.07
5.11	Non-interest expenses / operating income	26.26	58.53	25.29	55.39	22.09	47.77	24.47	53.77
5.12	Personnel expenses / non-interest expenses	52.83	55.60	50.50	58.10	56.05	66.67	53.08	59.91
5.13	Net operating income / average total assets	0.46	0.37	0.54	0.41	0.50	0.55	1.52	1.30
5.14	Operating expenses / average total assets	0.75	1.55	0.76	1.59	0.82	1.47	2.32	4.51
5.15	Interest rate spread	4.75	-	4.75	-	4.75	0.00	4.75	-
<b>6</b>	<b>Liquidity:</b>								
6.1	Interest expense / average earning assets	0.45	0.53	0.45	0.60	0.55	0.65	1.44	1.79
6.2	Net interest income / average earning assets	0.81	1.48	0.89	1.33	0.82	1.53	2.51	4.34
6.3	Liquid assets / gross assets	20.62	11.05	19.30	11.65	19.26	12.27	19.26	12.27
6.4	Liquid assets / total demand and time liabilities	25.14	13.08	23.65	13.73	23.74	14.44	23.74	14.44
6.5	Deposit / Loans	129.78	177.95	126.55	174.51	124.86	171.34	124.86	171.34
6.6	Deposits / Loans and investments	104.95	106.09	103.45	109.27	104.53	114.48	104.53	114.48
6.7	Deposits / gross assets	82.02	85.28	81.60	85.50	81.13	85.80	81.13	85.80

<sup>^</sup>Total assets = gross assets net of reserves for loan losses

\*Related party loans do not include Officials and Employees.

\*\*Large exposures<sup>~</sup> represents aggregate credit exposures (loans and Investments) 10% and greater of capital base.

<sup>~</sup>Total on-balance sheet assets = gross assets