

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

Ratios		December 2014		Year-to-date (Jan-Dec)	
		NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>				
1.1	Capital / Risk-weighted Assets	35.43	24.86	35.43	24.86
1.2	Tier I Capital / Risk-weighted Assets	34.13	24.44	34.13	24.44
1.3	Tier II Capital / Risk-weighted Assets	1.30	0.42	1.30	0.42
1.4	Capital and reserves / Total Assets <sup>^</sup>	18.32	11.64	18.32	11.64
<b>2</b>	<b>Lending / connected parties:</b>				
2.1	Related party loans* / gross loans	0.10	4.73	0.10	4.73
2.2	Related party loans* / Capital base	0.44	23.35	0.44	23.35
2.3	Director exposure / related party loans*	57.89	98.95	57.89	98.95
<b>3.</b>	<b>Asset Composition</b>				
3.1	Low income mortgage loans / gross loans	73.38	1.80	73.38	1.80
3.2	Real estate mortgage / gross loans	99.99	59.70	99.99	59.70
3.3	Staff loans / gross loans	0.52	1.86	0.52	1.86
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	5.71	42.88	5.71	42.88
3.6	Top 20 borrowers exposure / capital base	28.79	300.73	28.79	300.73
<b>4</b>	<b>Asset Quality</b>				
4.1	Non-performing loans / gross loans	0.39	13.83	0.39	13.83
4.2	Non-performing loans / gross assets	0.26	7.56	0.26	7.56
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	(0.08)	55.83	(0.08)	55.83
4.4	Non-performing loans / capital and reserves	1.38	59.81	1.38	59.81
4.5	Reserve for loan losses / non-performing loans	106.16	15.05	106.16	15.05
4.6	Total on-balance sheet assets** / capital and reserves	539.34	790.78	539.34	790.78
4.7	Gross loans / deposits	80.76	63.24	80.76	63.24
4.8	Gross loans / gross assets	65.53	54.69	65.53	54.69
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	43.17	45.36	43.17	45.36
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	19.84	246.45	19.84	246.45
4.12	Reserve for loan losses / gross loans	0.41	2.08	0.41	2.08
<b>5</b>	<b>Earnings and Profitability</b>				
5.1	Return on assets	1.05	(0.06)	2.59	0.49
5.2	Return on equity	5.88	(0.48)	15.13	4.17
5.3	Net interest income / operating income	42.30	52.94	56.26	56.76
5.4	Non-interest income / operating income	27.74	18.13	9.66	17.97
5.5	Operating expenses / operating income	41.78	79.14	54.44	78.08
5.6	Foreign exchange gains / operating income	0.10	5.81	0.00	2.28
5.7	Interest expense / interest income	41.47	35.34	37.72	30.80
5.8	Non-interest income / operating expenses	66.40	22.90	17.75	23.02
5.9	Personnel expenses / operating expenses	22.09	33.79	21.62	39.37
5.10	Earning assets / average total assets	96.46	87.36	98.81	89.82
5.11	Non-interest expenses / operating income	11.82	50.21	20.36	52.81
5.12	Personnel expenses / non-interest expenses	78.07	53.27	57.79	58.21
5.13	Net operating income / average total assets	1.05	0.42	2.59	1.71
5.14	Operating expenses / average total assets	0.75	1.61	3.09	6.09
5.15	Interest rate spread	4.75	0.00	4.75	7.50
<b>6</b>	<b>Liquidity:</b>				
6.1	Interest expense / average earning assets	0.56	0.73	2.01	2.37
6.2	Net interest income / average earning assets	0.79	1.33	3.32	5.33
6.3	Liquid assets / gross assets	20.24	12.32	20.24	12.32
6.4	Liquid assets / total demand and time liabilities	24.96	14.38	24.96	14.38
6.5	Deposit / Loans	123.82	158.12	123.82	158.12
6.6	Deposits / Loans and investments	105.23	111.21	105.23	111.21
6.7	Deposits / gross assets	81.14	86.47	81.14	86.47

The highlighted ratio was amended.

<sup>^</sup> 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