

**FINANCIAL INDICATORS**  
**FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS**  
**For 2015**

Ratios	March		June		Half Year (Jan - Jun)		September		Year-to-date (Jan-Sep)		December		Year-to-date (Jan-Dec)	
	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1 Capital Adequacy:</b>														
1.1 Capital / Risk-weighted Assets	42.01	23.06	42.02	22.80	42.02	22.80	41.96	22.97	41.96	22.97	41.90	20.03	41.90	20.03
1.2 Tier I Capital / Risk-weighted Assets	40.72	22.59	40.73	22.32	40.73	22.32	40.67	22.55	40.67	22.55	40.60	21.27	40.60	21.27
1.3 Tier II Capital / Risk-weighted Assets	1.29	0.48	1.29	0.48	1.29	0.48	1.29	0.45	1.29	0.45	1.29	0.30	1.29	0.30
1.4 Capital and reserves / Total Assets <sup>a</sup>	18.42	9.92	18.91	9.82	18.91	9.82	19.17	10.04	19.17	10.04	19.28	7.52	19.28	7.52
<b>2 Lending / connected parties:</b>														
2.1 Related party loans* / gross loans	0.14	4.57	0.13	4.14	0.13	4.14	0.13	3.78	0.13	3.78	0.13	3.41	0.13	3.41
2.2 Related party loans* / Capital base	0.49	27.46	0.47	26.44	0.47	26.44	0.47	24.13	0.47	24.13	0.47	25.34	0.47	25.34
2.3 Director exposure / related party loans*	49.32	100.00	55.10	100.00	55.10	100.00	53.06	100.00	53.06	100.00	54.17	97.80	54.17	97.80
<b>3. Asset Composition</b>														
3.1 Low income mortgage loans / gross loans	72.95	1.86	72.11	1.68	72.11	1.68	71.80	1.55	71.80	1.55	71.44	1.37	71.44	1.37
3.2 Real estate mortgage / gross loans	99.99	62.00	100.00	61.68	100.00	61.68	100.00	63.64	100.00	63.64	100.00	66.67	100.00	66.67
3.3 Staff loans / gross loans	0.50	1.81	0.49	1.71	0.49	1.71	0.48	1.83	0.48	1.83	0.48	1.45	0.48	1.45
3.4 Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5 Top 20 borrowers exposure / total exposure	5.60	42.07	5.51	41.91	5.51	41.91	5.27	40.14	5.27	40.14	4.98	39.43	4.98	39.43
3.6 Top 20 borrowers exposure / capital base	23.96	358.25	23.77	368.16	23.77	368.16	22.99	339.71	22.99	339.71	21.81	372.46	21.81	372.46
<b>4 Asset Quality</b>														
4.1 Non-performing loans / gross loans	0.35	21.80	0.67	17.92	0.67	17.92	1.03	18.40	1.03	18.40	0.95	15.73	0.95	15.73
4.2 Non-performing loans / gross assets	0.22	12.01	0.43	10.40	0.43	10.40	0.65	10.95	0.65	10.95	0.60	9.95	0.60	9.95
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	(0.28)	92.42	0.64	76.47	0.64	76.47	1.77	80.67	1.77	80.67	1.49	106.17	1.49	106.17
4.4 Non-performing loans / capital and reserves	1.19	94.28	2.25	82.29	2.25	82.29	3.37	85.34	3.37	85.34	3.08	104.78	3.08	104.78
4.5 Reserve for loan losses / non-performing loans	123.47	26.10	72.09	30.03	72.09	30.03	48.19	28.31	48.19	28.31	51.54	21.48	51.54	21.48
4.6 Total on-balance sheet assets** / capital and reserves	536.35	784.86	521.98	791.31	521.98	791.31	514.89	779.69	514.89	779.69	512.08	1,053.19	512.08	1,053.19
4.7 Gross loans / deposits	79.15	63.94	79.87	67.27	79.87	67.27	79.61	69.20	79.61	69.20	79.36	72.81	79.36	72.81
4.8 Gross loans / gross assets	64.15	55.11	64.19	58.04	64.19	58.04	63.80	59.49	63.80	59.49	63.30	63.26	63.30	63.26
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	42.54	40.61	42.46	40.72	42.46	40.72	42.03	41.36	42.03	41.36	41.64	43.20	41.64	43.20
4.10 Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11 Large exposure** / capital base	16.60	315.44	16.60	332.00	16.60	332.00	15.83	303.78	15.83	303.78	15.83	326.61	15.83	326.61
4.12 Reserve for loan losses / gross loans	0.43	5.69	0.48	5.38	0.48	5.38	0.49	5.21	0.49	5.21	0.49	3.38	0.49	3.38
<b>5 Earnings and Profitability</b>														
5.1 Return on assets	0.50	(1.95)	0.51	0.23	1.01	(1.69)	0.51	0.65	1.52	(1.00)	0.61	0.34	2.14	(0.62)
5.2 Return on equity	2.71	(18.05)	2.72	2.29	5.43	(15.78)	2.68	6.55	8.10	(1.35)	3.20	3.88	11.37	(6.54)
5.3 Net interest income / operating income	61.64	54.33	60.92	51.35	61.27	52.83	61.32	56.03	61.29	54.09	61.78	50.20	61.41	52.96
5.4 Non-interest income / operating income	0.32	14.32	0.40	16.43	0.36	15.39	0.28	15.95	0.33	15.61	0.49	21.09	0.37	17.21
5.5 Operating expenses / operating income	62.09	199.64	62.15	85.66	62.12	142.14	61.85	68.25	62.03	112.90	54.55	73.26	60.11	101.34
5.6 Foreign exchange gains / operating income	0.00	0.79	0.00	3.50	0.00	2.16	0.00	0.36	0.00	1.45	0.00	(0.17)	0.00	0.98
5.7 Interest expense / interest income	38.16	36.59	38.84	38.55	38.51	37.56	38.51	33.35	38.51	35.90	37.92	36.39	38.36	36.03
5.8 Non-interest income / operating expenses	0.52	7.17	0.64	19.19	0.58	10.83	0.45	23.37	0.54	13.83	0.89	28.79	0.62	16.98
5.9 Personnel expenses / operating expenses	21.12	16.10	20.43	33.33	20.76	21.34	20.48	33.84	20.67	24.33	18.25	31.17	20.10	25.77
5.10 Earning assets / average total assets	97.32	87.75	96.32	83.76	97.37	83.11	97.11	83.25	98.18	83.93	96.75	84.75	98.46	87.23
5.11 Non-interest expenses / operating income	24.06	168.29	23.46	53.44	23.76	110.36	23.45	40.22	23.65	82.61	16.81	44.55	21.90	71.50
5.12 Personnel expenses / non-interest expenses	54.52	19.10	54.12	53.43	54.29	27.49	54.02	57.42	54.20	33.25	59.20	51.25	55.19	36.52
5.13 Net operating income / average total assets	0.50	(1.92)	0.51	0.28	1.01	(1.62)	0.51	0.77	1.52	(0.80)	0.61	0.64	2.14	(0.11)
5.14 Operating expenses / average total assets	0.82	3.85	0.83	1.67	1.66	5.45	0.83	1.66	2.48	7.00	0.74	1.76	3.22	8.60
5.15 Interest rate spread	4.75	-	4.75	-	4.85	-	4.75	0.00	4.75	7.50	4.75	0.00	4.75	7.50
<b>6 Liquidity:</b>														
6.1 Interest expense / average earning assets	0.52	0.69	0.54	0.74	1.06	1.45	0.53	0.83	1.59	2.25	0.53	0.84	2.13	3.01
6.2 Net interest income / average earning assets	0.84	1.20	0.85	1.17	1.70	2.41	0.85	1.66	2.54	4.01	0.87	1.48	3.42	5.35
6.3 Liquid assets / gross assets	21.23	11.42	20.34	10.84	20.34	10.84	20.02	10.66	20.02	10.66	25.51	12.32	25.51	12.32
6.4 Liquid assets / total demand and time liabilities	26.21	13.42	25.31	12.70	25.31	12.70	25.04	12.55	25.04	12.55	31.96	14.39	31.96	14.39
6.5 Deposit / Loans	126.35	156.39	125.21	148.65	125.21	148.65	125.62	144.51	125.62	144.51	126.00	137.34	126.00	137.34
6.6 Deposits / Loans and investments	105.97	110.32	104.35	108.06	104.35	108.06	104.32	108.91	104.32	108.91	104.48	107.95	104.48	107.95
6.7 Deposits / gross assets	81.05	86.19	80.37	86.28	80.37	86.28	80.14	85.97	80.14	85.97	79.77	86.89	79.77	86.89

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

\* Related party loans do not include Officers 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