

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

RATIOS		December 2016		Year-to-date (Jan-Dec)	
		NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>				
1.1	Capital / Risk-weighted Assets	46.66	19.88	46.66	19.88
1.2	Tier I Capital / Risk-weighted Assets	45.36	19.58	45.36	19.58
1.3	Tier II Capital / Risk-weighted Assets	1.30	0.30	1.30	0.30
1.4	Capital and reserves / Total Assets^	21.18	8.84	21.18	8.84
<b>2</b>	<b>Lending / connected parties:</b>				
2.1	Related party loans* / gross loans	0.13	2.79	0.13	2.79
2.2	Related party loans* / Capital base	0.42	21.45	0.42	21.45
2.3	Director exposure / related party loans*	52.07	91.81	52.07	91.81
<b>3.</b>	<b>Asset Composition</b>				
3.1	Low income mortgage loans / gross loans	69.51	1.11	69.51	1.11
3.2	Real estate mortgage / gross loans	99.99	69.43	99.99	69.43
3.3	Staff loans / gross loans	0.56	1.44	0.56	1.44
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	4.56	38.73	4.56	38.73
3.6	Top 20 borrowers exposure / capital base	18.05	371.90	18.05	371.90
<b>4</b>	<b>Asset Quality</b>				
4.1	Non-performing loans / gross loans	0.93	27.43	0.93	27.43
4.2	Non-performing loans / gross assets	0.58	17.31	0.58	17.31
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	1.29	157.35	1.29	157.35
4.4	Non-performing loans / capital and reserves	2.71	139.13	2.71	139.13
4.5	Reserve for loan losses / non-performing loans	52.53	22.83	52.53	22.83
4.6	Total on-balance sheet assets~ / capital and reserves	466.86	803.97	466.86	803.97
4.7	Gross loans / deposits	79.47	72.88	79.47	72.88
4.8	Gross loans / gross assets	62.22	63.08	62.22	63.08
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	40.72	41.91	40.72	41.91
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	12.78	371.90	12.78	371.90
4.12	Reserve for loan losses / gross loans	0.49	6.26	0.49	6.26
<b>5</b>	<b>Earnings and Profitability</b>				
5.1	Return on assets	0.63	(0.73)	2.19	0.16
5.2	Return on equity	3.02	(7.84)	11.04	0.24
5.3	Net interest income / operating income	62.75	49.10	60.59	58.34
5.4	Non-interest income / operating income	0.56	14.14	2.25	11.06
5.5	Operating expenses / operating income	52.31	134.17	59.91	97.42
5.6	Foreign exchange gains / operating income	0.00	1.20	0.00	0.84
5.7	Interest expense / interest income	36.89	42.81	38.01	34.40
5.8	Non-interest income / operating expenses	1.07	10.54	3.76	11.36
5.9	Personnel expenses / operating expenses	20.01	19.64	21.00	24.08
5.10	Earning assets / average total assets	97.05	92.93	99.47	102.10
5.11	Non-interest expenses / operating income	15.62	97.41	22.75	66.82
5.12	Personnel expenses / non-interest expenses	67.01	27.05	55.29	35.11
5.13	Net operating income / average total assets	0.63	(0.71)	2.19	0.26
5.14	Operating expenses / average total assets	0.69	2.78	3.27	9.73
5.15	Interest rate spread	4.75	0.00	4.75	0.00
<b>6</b>	<b>Liquidity:</b>				
6.1	Interest expense / average earning assets	0.50	0.84	2.10	3.43
6.2	Net interest income / average earning assets	0.86	1.12	3.42	6.54
6.3	Liquid assets / gross assets	27.50	17.18	27.50	17.18
6.4	Liquid assets / total demand and time liabilities	35.12	20.09	35.12	20.09
6.5	Deposit / Loans	125.83	137.20	125.83	137.20
6.6	Deposits / Loans and investments	104.05	109.84	104.05	109.84
6.7	Deposits / gross assets	78.29	86.55	78.29	86.55

^ 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