

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

Ratios		March 2015		June 2015		Half Year (Jan - Jun)	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>						
1.1	Capital / Risk-weighted Assets	42.01	23.06	42.02	22.80	42.02	22.80
1.2	Tier I Capital / Risk-weighted Assets	40.72	22.59	40.73	22.32	40.73	22.32
1.3	Tier II Capital / Risk-weighted Assets	1.29	0.48	1.29	0.48	1.29	0.48
1.4	Capital and reserves / Total Assets <sup>a</sup>	18.42	9.92	18.91	9.82	18.91	9.82
<b>2</b>	<b>Lending / connected parties:</b>						
2.1	Related party loans* / gross loans	0.14	4.57	0.13	4.14	0.13	4.14
2.2	Related party loans* / Capital base	0.49	27.46	0.47	26.44	0.47	26.44
2.3	Director exposure / related party loans*	49.32	100.00	55.10	100.00	55.10	100.00
<b>3</b>	<b>Asset Composition</b>						
3.1	Low income mortgage loans / gross loans	72.95	1.86	72.11	1.68	72.11	1.68
3.2	Real estate mortgage / gross loans	99.99	62.00	100.00	61.68	100.00	61.68
3.3	Staff loans / gross loans	0.50	1.81	0.49	1.71	0.49	1.71
3.4	Households loans / gross loans	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
3.6	Top 20 borrowers exposure / capital base	23.96	358.25	23.77	368.16	23.77	368.16
<b>4</b>	<b>Asset Quality</b>						
4.1	Non-performing loans / gross loans	0.35	21.80	0.67	17.92	0.67	17.92
4.2	Non-performing loans / gross assets	0.22	12.01	0.43	10.40	0.43	10.40
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
4.4	Non-performing loans / capital and reserves	1.19	94.28	2.25	82.29	2.25	82.29
4.5	Reserve for loan losses / non-performing loans	123.47	26.10	72.09	30.03	72.09	30.03
4.6	Total on-balance sheet assets <sup>c</sup> / capital and reserves	536.35	784.86	521.98	791.31	521.98	791.31
4.7	Gross loans / deposits	79.15	63.94	79.87	67.27	79.87	67.27
4.8	Gross loans / gross assets	64.15	55.11	64.19	58.04	64.19	58.04
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	42.54	40.61	42.46	40.72	42.46	40.72
4.10	Contingent liabilities / gross assets	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
4.12	Reserve for loan losses / gross loans	0.43	5.69	0.48	5.38	0.48	5.38
<b>5</b>	<b>Earnings and Profitability</b>						
5.1	Return on assets	0.50	(1.95)	0.51	0.23	1.01	(1.69)
5.2	Return on equity	2.71	(18.05)	2.72	2.29	5.43	(15.78)
5.3	Net interest income / operating income	61.64	54.33	60.92	51.35	61.27	52.83
5.4	Non-interest income / operating income	0.32	14.32	0.40	16.43	0.36	15.39
5.5	Operating expenses / operating income	62.09	199.64	62.15	85.66	62.12	142.14
5.6	Foreign exchange gains / operating income	0.00	0.79	0.00	3.50	0.00	2.16
5.7	Interest expense / interest income	38.16	36.59	38.84	38.55	38.51	37.56
5.8	Non-interest income / operating expenses	0.52	7.17	0.64	19.19	0.58	10.83
5.9	Personnel expenses / operating expenses	21.12	16.10	20.43	33.33	20.76	21.34
5.10	Earning assets / average total assets	97.32	87.75	96.32	83.76	97.37	83.11
5.11	Non-interest expenses / operating income	24.06	168.29	23.46	53.44	23.76	110.36
5.12	Personnel expenses / non-interest expenses	54.52	19.10	54.12	53.43	54.29	27.49
5.13	Net operating income / average total assets	0.50	(1.92)	0.51	0.28	1.01	(1.62)
5.14	Operating expenses / average total assets	0.82	3.85	0.83	1.67	1.66	5.45
5.15	Interest rate spread	4.75	-	4.75	-	4.85	-
<b>6</b>	<b>Liquidity:</b>						
6.1	Interest expense / average earning assets	0.52	0.69	0.54	0.74	1.06	1.45
6.2	Net interest income / average earning assets	0.84	1.20	0.85	1.17	1.70	2.41
6.3	Liquid assets / gross assets	21.23	11.42	20.34	10.84	20.34	10.84
6.4	Liquid assets / total demand and time liabilities	26.21	13.42	25.31	12.70	25.31	12.70
6.5	Deposit / Loans	126.35	156.39	125.21	148.65	125.21	148.65
6.6	Deposits / Loans and investments	105.97	110.32	104.35	108.06	104.35	108.06
6.7	Deposits / gross assets	81.05	86.19	80.37	86.28	80.37	86.28

<sup>a</sup> Total assets = gross assets net of reserves for loan losses  
<sup>b</sup> Related party loans do not include Officials and Employees.  
<sup>c</sup> Large exposures represents aggregate credit exposures (loans and investments) 10% and greater of capital base.  
<sup>d</sup> Total on-balance sheet assets = gross assets