

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

RATIOS		June 2017		Half Year (Jan - Jun)	
		NBS	HIHT	NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>				
1.1	Capital / Risk-weighted Assets	50.73	20.83	50.73	20.83
1.2	Tier I Capital / Risk-weighted Assets	49.44	20.53	49.44	20.53
1.3	Tier II Capital / Risk-weighted Assets	1.28	0.30	1.28	0.30
1.4	Capital and reserves / Total Assets <sup>^</sup>	21.41	9.01	21.41	9.01
<b>2</b>	<b>Lending / connected parties:</b>				
2.1	Related party loans* / gross loans	0.09	3.51	0.09	3.51
2.2	Related party loans* / Capital base	0.26	24.98	0.26	24.98
2.3	Director exposure / related party loans*	31.77	64.93	31.77	64.93
<b>3.</b>	<b>Asset Composition</b>				
3.1	Low income mortgage loans / gross loans	68.37	1.03	68.37	1.03
3.2	Real estate mortgage / gross loans	99.99	72.00	99.99	72.00
3.3	Staff loans / gross loans	0.58	0.54	0.58	0.54
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	4.47	37.88	4.47	37.88
3.6	Top 20 borrowers exposure / capital base	16.12	342.99	16.12	342.99
<b>4</b>	<b>Asset Quality</b>				
4.1	Non-performing loans / gross loans	1.11	25.03	1.11	25.03
4.2	Non-performing loans / gross assets	0.68	14.90	0.68	14.90
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	1.67	124.87	1.67	124.87
4.4	Non-performing loans / capital and reserves	3.12	116.84	3.12	116.84
4.5	Reserve for loan losses / non-performing loans	47.14	27.65	47.14	27.65
4.6	Total on-balance sheet assets~ / capital and reserves	461.71	784.00	461.71	784.00
4.7	Gross loans / deposits	78.26	69.14	78.26	69.14
4.8	Gross loans / gross assets	61.06	59.54	61.06	59.54
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	40.17	40.76	40.17	40.76
4.10	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00
4.11	Large exposure** / capital base	11.59	342.99	11.59	342.99
4.12	Reserve for loan losses / gross loans	0.52	6.92	0.52	6.92
<b>5</b>	<b>Earnings and Profitability</b>				
5.1	Return on assets	0.48	0.42	1.01	0.43
5.2	Return on equity	2.27	4.74	5.06	4.26
5.3	Net interest income / operating income	64.68	57.78	63.75	53.12
5.4	Non-interest income / operating income	0.72	9.19	0.69	10.38
5.5	Operating expenses / operating income	61.47	79.83	61.93	89.32
5.6	Foreign exchange gains / operating income	0.00	0.09	0.00	0.14
5.7	Interest expense / interest income	34.85	36.38	35.81	40.74
5.8	Non-interest income / operating expenses	1.17	11.51	1.12	11.62
5.9	Personnel expenses / operating expenses	20.51	32.30	20.05	31.49
5.10	Earning assets / average total assets	97.64	91.21	101.16	102.74
5.11	Non-interest expenses / operating income	26.87	46.80	26.37	52.81
5.12	Personnel expenses / non-interest expenses	46.91	55.10	47.08	53.25
5.13	Net operating income / average total assets	0.48	0.44	1.01	0.48
5.14	Operating expenses / average total assets	0.77	1.73	1.64	3.99
5.15	Interest rate spread	4.75	-	4.85	-
<b>6</b>	<b>Liquidity:</b>				
6.1	Interest expense / average earning assets	0.45	0.80	0.97	1.84
6.2	Net interest income / average earning assets	0.84	1.39	1.75	2.67
6.3	Liquid assets / gross assets	24.08	12.17	24.08	12.17
6.4	Liquid assets / total demand and time liabilities	30.88	14.34	30.88	14.34
6.5	Deposit / Loans	127.77	144.64	127.77	144.64
6.6	Deposits / Loans and investments	106.09	113.63	106.09	113.63
6.7	Deposits / gross assets	78.02	86.12	78.02	86.12

<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