

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

Ratios	March 2014		June 2014		Half Year (Jan - Jun)	
	NBS	HIHT	NBS	HIHT	NBS	HIHT
1 Capital Adequacy:						
1.1 Capital / Risk-weighted Assets	37.61	29.27	36.95	28.26	36.95	28.26
1.2 Tier I Capital / Risk-weighted Assets	35.13	28.91	34.52	27.95	34.52	27.95
1.3 Tier II Capital / Risk-weighted Assets	2.48	0.36	2.44	0.33	2.44	0.33
1.4 Capital and reserves / Total Assets [^]	16.80	12.49	17.10	12.30	17.38	13.50
2 Lending / connected parties:						
2.1 Related party loans* / gross loans	0.09	4.83	0.08	5.90	0.08	5.90
2.2 Related party loans* / Capital base	0.34	19.22	0.32	24.39	0.32	24.39
2.3 Director exposure / related party loans*	46.03	98.11	45.83	98.53	45.83	98.53
3. Asset Composition						
3.1 Low income mortgage loans / gross loans	75.97	1.85	75.20	1.80	75.20	1.80
3.2 Real estate mortgage / gross loans	99.99	52.47	99.99	58.00	99.99	58.00
3.3 Staff loans / gross loans	0.48	0.41	0.50	0.45	0.50	0.45
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	6.83	48.75	6.48	46.04	6.48	46.04
3.6 Top 20 borrowers exposure / capital base	32.76	325.74	31.83	304.21	31.83	304.21
4 Asset Quality						
4.1 Non-performing loans / gross loans	0.49	7.07	0.20	16.06	0.20	16.06
4.2 Non-performing loans / gross assets	0.31	3.39	0.13	7.87	0.13	7.87
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	0.28	18.28	(0.88)	55.01	(0.87)	50.11
4.4 Non-performing loans / capital and reserves	1.81	25.13	0.75	59.01	0.75	59.01
4.5 Reserve for loan losses / non-performing loans	84.62	33.33	215.68	15.08	215.68	15.08
4.6 Total on-balance sheet assets [~] / capital and reserves	587.61	741.71	576.86	749.78	576.86	749.78
4.7 Gross loans / deposits	77.05	56.20	79.02	57.30	79.02	57.30
4.8 Gross loans / gross assets	63.20	47.92	64.49	49.00	64.49	49.00
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	43.32	41.61	43.45	42.37	43.45	42.37
4.10 Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00
4.11 Large exposure** / capital base	20.97	279.81	20.06	266.34	20.06	266.34
4.12 Reserve for loan losses / gross loans	0.41	2.36	0.43	2.42	0.43	2.42
5 Earnings and Profitability						
5.1 Return on assets	0.46	0.23	0.54	0.13	1.01	0.36
5.2 Return on equity	2.85	1.86	3.21	1.07	6.13	2.94
5.3 Net interest income / operating income	63.84	62.16	65.48	53.58	64.70	57.81
5.4 Non-interest income / operating income	0.76	15.40	1.59	22.23	1.20	18.94
5.5 Operating expenses / operating income	61.66	80.81	58.22	79.65	59.86	19.75
5.6 Foreign exchange gains / operating income	0.00	0.42	0.00	1.96	0.00	1.23
5.7 Interest expense / interest income	35.67	26.38	33.46	31.10	34.52	28.69
5.8 Non-interest income / operating expenses	1.24	19.06	2.73	27.91	2.01	95.90
5.9 Personnel expenses / operating expenses	22.50	40.27	21.94	40.40	22.25	163.87
5.10 Earning assets / average total assets	96.68	80.67	96.66	80.23	97.58	79.62
5.11 Non-interest expenses / operating income	26.26	58.53	25.29	55.39	25.39	56.96
5.12 Personnel expenses / non-interest expenses	52.83	55.60	50.50	58.10	52.45	56.80
5.13 Net operating income / average total assets	0.46	0.37	0.54	0.41	1.01	0.76
5.14 Operating expenses / average total assets	0.75	1.55	0.76	1.59	1.51	0.76
5.15 Interest rate spread	4.75	0.00	4.75	0.00	4.85	0.00
6 Liquidity:						
6.1 Interest expense / average earning assets	0.45	0.53	0.45	0.60	0.89	1.13
6.2 Net interest income / average earning assets	0.81	1.48	0.89	1.33	1.69	2.81
6.3 Liquid assets / gross assets	20.62	11.05	19.30	11.65	19.30	11.65
6.4 Liquid assets / total demand and time liabilities	25.14	13.08	23.65	13.73	23.65	13.73
6.5 Deposit / Loans	129.78	177.95	126.55	174.51	126.55	174.51
6.6 Deposits / Loans and investments	104.95	106.09	103.45	109.27	103.45	109.27
6.7 Deposits / gross assets	82.02	85.28	81.60	85.50	81.60	85.50

The highlighted ratio was amended.

[^] 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