

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the Quarter ended March 31, 2013

Ratios	NBS	HIHT
1 Capital Adequacy:		
1.1 Capital / Risk-weighted Assets	35.69	29.43
1.2 Tier I Capital / Risk-weighted Assets	33.19	29.21
1.3 Tier II Capital / Risk-weighted Assets	2.49	0.22
1.4 Capital and reserves / Total Assets	15.45	11.38
2 Lending / connected parties:		
2.1 Related party loans* / gross loans	0.10	5.94
2.2 Related party loans* / Capital base	0.38	22.80
2.3 Director exposure / related party loans*	42.55	100.00
3. Asset Composition		
3.1 Low income mortgage loans / gross loans	4.49	1.45
3.2 Real estate mortgage / gross loans	99.99	61.55
3.3 Staff loans / gross loans	9.10	0.46
3.4 Households loans / gross loans	N/A	N/A
3.5 Top 20 borrowers exposure / total exposure	1.58	47.97
3.6 Top 20 borrowers exposure / capital base	7.88	338.94
4 Asset Quality		
4.1 Non-performing loans / gross loans	1.29	9.15
4.2 Non-performing loans / gross assets	0.75	3.90
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	2.05	26.84
4.4 Non-performing loans / capital and reserves	4.87	34.58
4.5 Reserve for loan losses / non-performing loans	57.87	22.39
4.6 Total on-balance sheet assets / capital and reserves	650.19	886.52
4.7 Gross loans / deposits	69.56	49.97
4.8 Gross loans / gross assets	58.22	42.62
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	41.82	37.97
4.10 Contingent liabilities / gross assets	0.00	0.00
4.11 Large exposure / capital base	25.01	289.15
4.12 Reserve for loan losses / gross loans	0.74	2.05
5 Earnings and Profitability		
5.1 Return on assets	0.46	0.22
5.2 Return on equity	2.99	2.02
5.3 Net interest income / operating income	63.79	54.68
5.4 Non-interest income / operating income	0.58	15.89
5.5 Operating expenses / operating income	62.46	87.00
5.6 Foreign exchange gains / operating income	0.00	1.06
5.7 Interest expense / interest income	35.68	34.99
5.8 Non-interest income / operating expenses	0.93	18.27
5.9 Personnel expenses / operating expenses	22.38	29.72
5.10 Earning assets / average total assets	75.79	77.08
5.11 Non-interest expenses / operating income	26.96	57.57
5.12 Personnel expenses / non-interest expenses	51.85	44.91
5.13 Net operating income / average total assets	0.46	0.25
5.14 Operating expenses / average total assets	0.76	1.69
5.15 Interest rate spread	4.85	7.50
6 Liquidity:		
6.1 Interest expense / average earning assets	0.55	0.73
6.2 Net interest income / average earning assets	0.99	1.36
6.3 Liquid assets / gross assets	27.69	15.63
6.4 Liquid assets / total demand and time liabilities	33.09	18.58
6.5 Deposit / Loans	143.75	200.11
6.6 Deposits / Loans and investments	112.25	108.76
6.7 Deposits / gross assets	83.69	85.29

*Related party loans do not include Officials and Employees.