

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

Ratios		March 2014	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	37.61	29.27
1.2	Tier I Capital / Risk-weighted Assets	35.13	28.91
1.3	Tier II Capital / Risk-weighted Assets	2.48	0.36
1.4	Capital and reserves / Total Assets [^]	16.75	12.49
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.09	4.83
2.2	Related party loans* / Capital base	0.34	19.22
2.3	Director exposure / related party loans*	46.03	98.11
3	Asset Composition		
3.1	Low income mortgage loans / gross loans	75.97	1.85
3.2	Real estate mortgage / gross loans	99.99	52.47
3.3	Staff loans / gross loans	0.48	0.41
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	6.83	48.75
3.6	Top 20 borrowers exposure / capital base	32.76	325.74
4	Asset Quality		
4.1	Non-performing loans / gross loans	0.49	7.07
4.2	Non-performing loans / gross assets	0.31	3.39
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	0.28	18.28
4.4	Non-performing loans / capital and reserves	1.81	25.13
4.5	Reserve for loan losses / non-performing loans	84.62	33.33
4.6	Total on-balance sheet assets [~] / capital and reserves	587.61	741.71
4.7	Gross loans / deposits	77.05	56.20
4.8	Gross loans / gross assets	63.20	47.92
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	43.32	41.61
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure ^{**} / capital base	20.97	279.81
4.12	Reserve for loan losses / gross loans	0.51	2.36
5	Earnings and Profitability		
5.1	Return on assets	0.46	0.23
5.2	Return on equity	2.85	1.86
5.3	Net interest income / operating income	63.84	62.16
5.4	Non-interest income / operating income	0.76	15.40
5.5	Operating expenses / operating income	61.66	80.81
5.6	Foreign exchange gains / operating income	0.00	0.42
5.7	Interest expense / interest income	35.67	26.38
5.8	Non-interest income / operating expenses	1.24	19.06
5.9	Personnel expenses / operating expenses	22.50	40.27
5.10	Earning assets / average total assets	96.71	80.67
5.11	Non-interest expenses / operating income	26.26	58.53
5.12	Personnel expenses / non-interest expenses	52.83	55.60
5.13	Net operating income / average total assets	0.46	0.37
5.14	Operating expenses / average total assets	0.75	1.55
5.15	Interest rate spread	4.75	0.00
6	Liquidity:		
6.1	Interest expense / average earning assets	0.45	0.53
6.2	Net interest income / average earning assets	0.81	1.48
6.3	Liquid assets / gross assets	20.62	11.05
6.4	Liquid assets / total demand and time liabilities	25.14	13.08
6.5	Deposit / Loans	129.78	177.95
6.6	Deposits / Loans and investments	104.95	106.09
6.7	Deposits / gross assets	82.02	85.28

[^] 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