

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

Ratios		March 2015	
		NBS	HIHT
1	Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	42.01	23.06
1.2	Tier I Capital / Risk-weighted Assets	40.72	22.59
1.3	Tier II Capital / Risk-weighted Assets	1.29	0.48
1.4	Capital and reserves / Total Assets [^]	18.42	9.92
2	Lending / connected parties:		
2.1	Related party loans* / gross loans	0.14	4.57
2.2	Related party loans* / Capital base	0.49	27.46
2.3	Director exposure / related party loans*	49.32	100.00
3.	Asset Composition		
3.1	Low income mortgage loans / gross loans	72.95	1.86
3.2	Real estate mortgage / gross loans	99.99	62.00
3.3	Staff loans / gross loans	0.50	1.81
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	5.60	42.07
3.6	Top 20 borrowers exposure / capital base	23.96	358.25
4	Asset Quality		
4.1	Non-performing loans / gross loans	0.35	21.80
4.2	Non-performing loans / gross assets	0.22	12.01
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	(0.28)	92.42
4.4	Non-performing loans / capital and reserves	1.19	94.28
4.5	Reserve for loan losses / non-performing loans	123.47	26.10
4.6	Total on-balance sheet assets [~] / capital and reserves	536.35	784.86
4.7	Gross loans / deposits	79.15	63.94
4.8	Gross loans / gross assets	64.15	55.11
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	42.54	40.61
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure ^{**} / capital base	16.60	315.44
4.12	Reserve for loan losses / gross loans	0.43	5.69
5	Earnings and Profitability		
5.1	Return on assets	0.50	(1.95)
5.2	Return on equity	2.71	(18.05)
5.3	Net interest income / operating income	61.64	54.33
5.4	Non-interest income / operating income	0.32	14.32
5.5	Operating expenses / operating income	62.09	199.64
5.6	Foreign exchange gains / operating income	0.00	0.79
5.7	Interest expense / interest income	38.16	36.59
5.8	Non-interest income / operating expenses	0.52	7.17
5.9	Personnel expenses / operating expenses	21.12	16.10
5.10	Earning assets / average total assets	97.32	87.75
5.11	Non-interest expenses / operating income	24.06	168.29
5.12	Personnel expenses / non-interest expenses	54.52	19.10
5.13	Net operating income / average total assets	0.50	(1.92)
5.14	Operating expenses / average total assets	0.82	3.85
5.15	Interest rate spread	4.75	0.00
6	Liquidity:		
6.1	Interest expense / average earning assets	0.52	0.69
6.2	Net interest income / average earning assets	0.84	1.20
6.3	Liquid assets / gross assets	21.23	11.42
6.4	Liquid assets / total demand and time liabilities	26.21	13.42
6.5	Deposit / Loans	126.35	156.39
6.6	Deposits / Loans and investments	105.97	110.32
6.7	Deposits / gross assets	81.05	86.19

[^] 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