

SELECTED RATIOS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the quarters ended March - June 2011

CAPITAL RATIOS	March		June	
	HIHT	NBS	HIHT	NBS
Total Qualifying Capital/Risk-weighted Assets	15.35	36.74	12.78	34.97
Tier 1 Capital/Risk-weighted Assets	12.80	33.51	10.42	31.90
ASSET QUALITY RATIOS				
Gross Loans / Deposits	20.63	58.65	22.81	57.98
Gross Loans / Total Assets	18.38	50.33	20.25	49.65
Risk-weighted Assets / Total Assets	32.13	37.33	32.79	37.09
Contingent Liabilities / Total Assets	N/A	N/A	N/A	N/A
Non-performing Loans / Total Loans	13.25	4.32	11.60	4.42
Non-performing Loans / Capital & Reserves	24.92	15.86	25.63	15.91
Top 20 borrowers / Capital & Reserves	333.60	7.22	353.79	7.43
EARNINGS RATIOS				
Return on Assets (ROA)	0.05	0.36	(0.31)	0.44
Return on Equity (ROE)	0.50	2.62	(3.29)	3.22
Net interest Income / Operating Income	28.67	49.83	20.39	56.41
Non-interest Income / Operating Income	20.03	1.07	15.81	0.49
Operating Expenses / Operating Income	96.11	73.24	121.70	66.89
Foreign Exchange Gain / Operating Income	0.35	0.00	0.87	0.00
Interest Expense / Interest Income	64.15	49.63	75.78	43.31
Non-interest Expense / Operating Expenses	46.63	32.95	47.58	35.56
Personnel Expenses / Operating Expenses	28.75	14.91	28.49	16.15
Earning Assets / Average Total Assets	58.06	85.32	59.69	83.17
LIQUIDITY RATIOS				
Liquid Assets / Total Assets	15.41		12.17	19.81
Liquid Assets / Total Demand & Time Liabilities	17.66		13.99	23.27

The New Building Society was licensed on January 3, 2011 as a non-bank depository institution. As such with effect from March 2011, NBS ratios are included.