

SELECTED RATIOS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the quarter ended June 2012

[In %]

CAPITAL RATIOS		March		June	
		NBS	HIHT	NBS	HIHT
1.0	Capital Adequacy:				
1.1	Capital / Risk-weighted Assets	38.12	29.22	36.26	29.07
1.2	Tier I Capital / Risk-weighted Assets	35.07	28.97	33.35	29.03
1.3	Tier II Capital / Risk-weighted Assets	3.05	0.25	2.90	0.04
1.4	Capital and reserves / Total Assets	14.56	10.56	14.73	10.28
2.0	Lending / connected parties:				
2.1	Related party loans / gross loans	0.09	9.07	0.09	9.46
2.2	Related party loans / Capital base	0.35	25.69	0.35	31.81
2.3	Director exposure / related party loans	47.83	100.00	47.83	100.00
3.0	Asset Composition				
3.1	Low income mortgage loans / gross loans	4.21	1.53	4.28	1.23
3.2	Real estate mortgage loans / gross loans	95.35	60.35	95.29	63.22
3.3	Staff loans / gross loans	0.44	0.66	0.82	0.64
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.27	56.03	1.35	53.92
3.6	Top 20 borrowers exposure / capital base	7.74	393.80	8.02	404.56
4.0	Asset Quality				
4.1	Non-performing loans / gross loans	3.88	6.57	4.42	5.56
4.2	Non-performing loans / gross assets	2.05	1.92	2.38	1.90
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	9.88	13.58	12.06	14.06
4.4	Non-performing loans / capital and reserves	14.14	18.25	16.23	18.61
4.5	Reserve for loan losses / non-performing loans	30.13	25.58	25.69	24.43
4.6	Total on-balance sheet assets / capital and reserves	691.07	951.91	683.00	977.41
4.7	Gross loans / deposits	63.31	33.78	63.78	39.92
4.8	Gross loans / gross assets	52.69	29.15	53.74	34.25
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	37.01	35.54	38.25	35.14
4.1	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00
4.11	Large exposure / capital base	0.00	339.25	0.00	361.34
4.12	Reserve for loan losses / gross loans	1.17	1.68	1.14	1.36
5.0	Earnings and Profitability				
5.1	Return on assets	0.36	(0.06)	0.42	0.06
5.2	Return on equity	2.50	(0.54)	2.84	0.62
5.3	Net interest income / operating income	56.94	36.72	58.87	34.17
5.4	Non-interest income / operating income	0.62	16.38	0.63	20.33
5.5	Operating expenses / operating income	69.65	101.98	66.38	92.13
5.6	Foreign exchange gains / operating income	0.00	0.95	0.00	0.69
5.7	Interest expense / interest income	42.70	56.08	40.75	57.11
5.8	Non-interest income / operating expenses	0.90	16.06	0.94	22.07
5.9	Personnel expenses / operating expenses	18.28	30.18	18.24	29.48
5.1	Earning assets / average total assets	87.47	72.54	83.44	77.66
5.11	Non-interest expenses / operating income	27.22	55.09	25.88	46.63
5.12	Personnel expenses / non-interest expenses	46.76	55.87	46.77	58.26
5.13	Net operating income / average total assets	0.36	(0.03)	0.42	0.13
5.14	Operating expenses / average total assets	0.83	1.76	0.82	1.57
5.15	Interest rate spread	4.50	7.50	4.50	7.50
6.0	Liquidity:				
6.1	Interest expense / average earning assets	0.58	1.19	0.59	1.04
6.2	Net interest income / average earning assets	0.78	0.93	0.86	0.78
6.3	Liquid assets / gross assets	17.23	13.40	22.03	12.13
6.4	Liquid assets / total demand and time liabilities	20.42	15.45	26.15	14.44
6.5	Deposit / Loans	157.97	296.08	156.80	250.53
6.6	Deposits / Loans and investments	96.53	119.26	102.47	112.26
6.7	Deposits / gross assets	83.23	86.32	84.27	85.82