

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

CAPITAL RATIOS	March		June		Sept	
	HIHT	NBS	HIHT	NBS	HIHT	NBS
Total Qualifying Capital/Risk-weighted Assets	15.35	36.74	12.78	34.97	17.23	35.28
Tier 1 Capital/Risk-weighted Assets	12.80	33.51	10.42	31.90	11.53	32.08
ASSET QUALITY RATIOS						
Gross Loans / Deposits	20.63	58.65	22.81	57.98	26.03	59.35
Gross Loans / Total Assets	18.38	50.33	20.25	49.65	22.93	50.72
Risk-weighted Assets / Total Assets	32.13	37.33	32.79	37.09	34.80	36.49
Contingent Liabilities / Total Assets	N/A	N/A	N/A	N/A	N/A	N/A
Non-performing Loans / Total Loans	13.25	4.32	11.60	4.42	8.92	4.09
Non-performing Loans / Capital & Reserves	24.92	15.86	25.63	15.91	18.84	14.81
Top 20 borrowers / Capital & Reserves	333.60	7.22	353.79	7.43	304.96	7.71
EARNINGS RATIOS						
Return on Assets (ROA)	0.05	0.36	(0.31)	0.44	(0.58)	0.35
Return on Equity (ROE)	0.50	2.62	(3.29)	3.22	(5.84)	2.51
Net interest Income / Operating Income	28.67	49.83	20.39	56.41	1.48	54.83
Non-interest Income / Operating Income	20.03	1.07	15.81	0.49	20.89	0.64
Operating Expenses / Operating Income	96.11	73.24	121.70	66.89	144.49	70.84
Foreign Exchange Gain / Operating Income	0.35	0.00	0.87	0.00	1.70	0.00
Interest Expense / Interest Income	64.15	49.63	75.78	43.31	98.13	44.82
Non-interest Expense / Operating Expenses	46.63	32.95	47.58	35.56	46.27	37.13
Personnel Expenses / Operating Expenses	28.75	14.91	28.49	16.15	25.84	16.75
Earning Assets / Average Total Assets	58.06	85.32	59.69	83.17	61.45	87.86
LIQUIDITY RATIOS						
Liquid Assets / Total Assets	15.41		12.17	19.81	11.17	13.50
Liquid Assets / Total Demand & Time Liabilities	17.66		13.99	23.27	12.93	15.83

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