

SELECTED RATIOS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the period March -December 2012

[In %]

CAPITAL RATIOS		March		June		Sept		Dec	
		NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
1.0	Capital Adequacy:								
1.1	Capital / Risk-weighted Assets	38.12	29.22	36.26	29.07	35.16	31.32	34.35	27.96
1.2	Tier I Capital / Risk-weighted Assets	35.07	28.97	33.35	29.03	32.35	31.27	31.65	27.65
1.3	Tier II Capital / Risk-weighted Assets	3.05	0.25	2.90	0.04	2.81	0.04	2.70	0.31
1.4	Capital and reserves / Total Assets	14.56	10.56	14.73	10.28	14.76	10.36	15.31	10.58
2.0	Lending / connected parties:								
2.1	Related party loans / gross loans	0.09	9.07	0.09	9.46	0.08	9.15	0.10	5.70
2.2	Related party loans / Capital base	0.35	25.69	0.35	31.81	0.34	32.86	0.41	23.31
2.3	Director exposure / related party loans	47.83	100.00	47.83	100.00	50.00	99.57	44.44	100.00
3.0	Asset Composition								
3.1	Low income mortgage loans / gross loans	4.21	1.53	4.28	1.23	4.29	1.22	4.33	1.28
3.2	Real estate mortgage loans / gross loans	95.35	60.35	95.29	63.22	95.25	64.10	95.16	65.79
3.3	Staff loans / gross loans	0.44	0.66	0.82	0.64	0.90	0.55	0.96	0.52
3.4	Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.27	56.03	1.35	53.92	1.33	53.99	1.45	48.86
3.6	Top 20 borrowers exposure / capital base	7.74	393.80	8.02	404.56	8.05	401.55	8.72	367.80
4.0	Asset Quality								
4.1	Non-performing loans / gross loans	3.88	6.57	4.42	5.56	2.80	5.03	1.28	5.46
4.2	Non-performing loans / gross assets	2.05	1.92	2.38	1.90	1.54	1.85	0.73	2.27
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	9.88	13.58	12.06	14.06	6.33	13.06	2.67	16.37
4.4	Non-performing loans / capital and reserves	14.14	18.25	16.23	18.61	10.47	17.98	4.78	21.56
4.5	Reserve for loan losses / non-performing loans	30.13	25.58	25.69	24.43	39.59	27.34	44.10	24.05
4.6	Total on-balance sheet assets / capital and reserves	691.07	951.91	683.00	977.41	681.43	969.94	655.14	950.61
4.7	Gross loans / deposits	63.31	33.78	63.78	39.92	65.22	42.98	67.75	48.80
4.8	Gross loans / gross assets	52.69	29.15	53.74	34.25	54.95	36.87	56.91	41.53
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	37.01	35.54	38.25	35.14	38.51	32.83	39.64	36.75
4.1	Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11	Large exposure / capital base	0.00	339.25	0.00	361.34	0.00	349.37	0.00	323.16
4.12	Reserve for loan losses / gross loans	1.17	1.68	1.14	1.36	1.11	1.37	0.56	1.31
5.0	Earnings and Profitability								
5.1	Return on assets	0.36	(0.06)	0.42	0.06	0.38	0.11	0.55	0.18
5.2	Return on equity	2.50	(0.54)	2.84	0.62	2.58	1.07	3.66	1.72
5.3	Net interest income / operating income	56.94	36.72	58.87	34.17	58.41	47.87	58.76	62.75
5.4	Non-interest income / operating income	0.62	16.38	0.63	20.33	0.14	12.18	4.02	12.75
5.5	Operating expenses / operating income	69.65	101.98	66.38	92.13	68.81	87.99	55.41	58.13
5.6	Foreign exchange gains / operating income	0.00	0.95	0.00	0.69	0.00	0.58	3.35	0.89
5.7	Interest expense / interest income	42.70	56.08	40.75	57.11	41.51	45.49	38.78	28.08
5.8	Non-interest income / operating expenses	0.90	16.06	0.94	22.07	0.20	13.84	7.26	21.94
5.9	Personnel expenses / operating expenses	18.28	30.18	18.24	29.48	17.69	30.90	18.00	32.55
5.1	Earning assets / average total assets	87.47	72.54	83.44	77.66	83.67	76.87	82.73	77.23
5.11	Non-interest expenses / operating income	27.22	55.09	25.88	46.63	27.36	48.04	18.19	33.63
5.12	Personnel expenses / non-interest expenses	46.76	55.87	46.77	58.26	44.49	56.60	54.84	56.26
5.13	Net operating income / average total assets	0.36	(0.03)	0.42	0.13	0.38	0.21	0.55	1.02
5.14	Operating expenses / average total assets	0.83	1.76	0.82	1.57	0.84	1.54	0.68	1.42
5.15	Interest rate spread	4.50	7.50	4.50	7.50	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	0.61	0.91	0.56	0.78
6.2	Net interest income / average earning assets	0.78	0.93	0.86	0.78	0.86	1.09	0.88	2.00
6.3	Liquid assets / gross assets	17.23	13.40	22.03	12.13	15.53	14.39	23.47	16.36
6.4	Liquid assets / total demand and time liabilities	20.42	15.45	26.15	14.44	18.44	17.04	28.16	19.48
6.5	Deposit / Loans	157.97	296.08	156.80	250.53	153.33	232.64	147.61	204.91
6.6	Deposits / Loans and investments	96.53	119.26	102.47	112.26	102.53	112.33	102.73	111.28
6.7	Deposits / gross assets	83.23	86.32	84.27	85.82	84.26	85.77	84.00	85.10

Annualised Ratios for 2012		NBS	HIHT
5.0	Earnings and Profitability		
5.1	Return on assets	1.71	0.29
5.2	Return on equity	11.51	2.49
5.3	Net interest income / operating income	58.30	47.20
5.4	Non-interest income / operating income	1.40	15.10
5.5	Operating expenses / operating income	64.90	82.30
5.6	Foreign exchange gains / operating income	0.90	0.80
5.7	Interest expense / interest income	40.90	44.40
5.8	Non-interest income / operating expenses	2.10	18.40
5.9	Personnel expenses / operating expenses	18.00	30.70
5.1	Earning assets / average total assets	84.60	70.40
5.11	Non-interest expenses / operating income	24.60	44.60
5.12	Personnel expenses / non-interest expenses	47.70	56.70
5.13	Net operating income / average total assets	0.90	1.20
5.14	Operating expenses / average total assets	1.50	3.00
	Liquidity:		
6.1	Interest Expense / Average Earning Assets	1.20	1.90
6.2	Net interest income / average earning assets	3.40	5.10