

**FINANCIAL INDICATORS  
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS  
For the Half-year ended June 30, 2013**

Ratios		NBS	HIHT
<b>1</b>	<b>Capital Adequacy:</b>		
1.1	Capital / Risk-weighted Assets	34.61	29.52
1.2	Tier I Capital / Risk-weighted Assets	32.19	29.32
1.3	Tier II Capital / Risk-weighted Assets	2.42	0.20
1.4	Capital and reserves / Total Assets	15.30	11.54
<b>2</b>	<b>Lending / connected parties:</b>		
2.1	Related party loans* / gross loans	0.09	9.67
2.2	Related party loans* / Capital base	0.37	37.45
2.3	Director exposure / related party loans*	42.86	100.00
<b>3.</b>	<b>Asset Composition</b>		
3.1	Low income mortgage loans / gross loans	4.59	1.77
3.2	Real estate mortgage / gross loans	99.99	60.59
3.3	Staff loans / gross loans	0.51	0.55
3.4	Households loans / gross loans	N/A	N/A
3.5	Top 20 borrowers exposure / total exposure	1.47	47.61
3.6	Top 20 borrowers exposure / capital base	7.61	335.30
<b>4</b>	<b>Asset Quality</b>		
4.1	Non-performing loans / gross loans	1.09	10.36
4.2	Non-performing loans / gross assets	0.63	4.51
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	2.07	30.38
4.4	Non-performing loans / capital and reserves	4.15	39.50
4.5	Reserve for loan losses / non-performing loans	50.00	23.08
4.6	Total on-balance sheet assets / capital and reserves	655.71	875.69
4.7	Gross loans / deposits	69.58	50.30
4.8	Gross loans / gross assets	58.26	43.52
4.9	Risk-weighted assets / (on- plus off-balance sheet assets)	41.41	38.33
4.10	Contingent liabilities / gross assets	0.00	0.00
4.11	Large exposure / capital base	25.01	292.08
4.12	Reserve for loan losses / gross loans	0.54	2.39
<b>5</b>	<b>Earnings and Profitability</b>		
5.1	Return on assets	0.94	0.34
5.2	Return on equity	6.17	3.10
5.3	Net interest income / operating income	64.11	54.33
5.4	Non-interest income / operating income	0.69	16.04
5.5	Operating expenses / operating income	61.54	87.36
5.6	Foreign exchange gains / operating income	0.00	1.08
5.7	Interest expense / interest income	35.44	35.27
5.8	Non-interest income / operating expenses	1.12	18.36
5.9	Personnel expenses / operating expenses	22.17	32.01
5.10	Earning assets / average total assets	77.05	77.79
5.11	Non-interest expenses / operating income	26.34	57.76
5.12	Personnel expenses / non-interest expenses	51.80	48.41
5.13	Net operating income / average total assets	0.94	0.47
5.14	Operating expenses / average total assets	1.51	3.25
5.15	Interest rate spread	7.50	7.50
<b>6</b>	<b>Liquidity:</b>		
6.1	Interest expense / average earning assets	1.10	1.40
6.2	Net interest income / average earning assets	2.01	2.58
6.3	Liquid assets / gross assets	28.60	15.67
6.4	Liquid assets / total demand and time liabilities	34.16	18.32
6.5	Deposit / Loans	143.73	198.82
6.6	Deposits / Loans and investments	112.61	109.32
6.7	Deposits / gross assets	83.74	86.53

\*Related party loans do not include Officials and Employees.