

FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTIONS
For the periods indicated

Ratios	March 2013		June 2013		Half Year (Jan - Jun)		September 2013		Year-to-date (Jan-Sep)		December 2013		Year-to-date (Jan-Dec)	
	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT	NBS	HIHT
1 Capital Adequacy:														
1.1 Capital / Risk-weighted Assets	35.69	29.44	34.61	29.50	34.61	29.52	33.94	29.66	33.94	29.66	32.48	29.53	32.48	29.53
1.2 Tier I Capital / Risk-weighted Assets	33.20	29.23	32.19	29.31	32.19	29.32	31.57	29.46	31.57	29.46	30.22	29.17	30.22	29.17
1.3 Tier II Capital / Risk-weighted Assets	2.49	0.22	2.42	0.24	2.42	0.20	2.37	0.19	2.37	0.19	2.26	0.36	2.26	0.36
1.4 Capital and reserves / Total Assets^	15.43	11.37	14.98	11.54	15.30	11.54	15.54	12.10	15.54	12.10	15.83	12.07	15.83	12.07
2 Lending / connected parties:														
2.1 Related party loans* / gross loans	0.10	9.86	0.09	9.67	0.09	9.67	0.09	5.23	0.09	5.23	0.09	4.84	0.09	4.84
2.2 Related party loans* / Capital base	0.37	37.86	0.37	37.45	0.37	37.45	0.40	20.00	0.40	20.00	0.39	19.38	0.39	19.38
2.3 Director exposure / related party loans*	42.86	100.00	42.86	100.00	42.86	100.00	46.11	99.35	46.11	99.35	45.73	100.00	45.73	100.00
3. Asset Composition														
3.1 Low income mortgage loans / gross loans	4.49	1.45	4.59	1.77	4.59	1.77	78.20	1.95	78.20	1.95	78.00	1.89	78.00	1.89
3.2 Real estate mortgage / gross loans	99.99	61.55	99.99	60.59	99.99	60.59	99.99	47.49	99.99	47.49	99.98	53.32	99.98	53.32
3.3 Staff loans / gross loans	0.52	0.46	0.51	0.55	0.51	0.55	0.49	0.38	0.49	0.38	0.50	0.43	0.50	0.43
3.4 Households loans / gross loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5 Top 20 borrowers exposure / total exposure	1.58	47.97	1.47	47.61	1.47	47.61	7.49	46.48	7.49	46.48	7.31	45.64	7.31	45.64
3.6 Top 20 borrowers exposure / capital base	7.88	338.94	7.61	335.30	7.61	335.30	38.32	317.12	38.32	317.12	38.13	309.55	38.13	309.55
4 Asset Quality														
4.1 Non-performing loans / gross loans	1.29	9.15	1.09	10.36	1.09	10.36	0.67	9.46	0.67	9.46	0.39	6.72	0.39	6.72
4.2 Non-performing loans / gross assets	0.75	3.90	0.63		0.63	4.51	0.40	4.28	0.40	4.28	0.24	3.13	0.24	3.13
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	2.78	26.87	2.07	30.38	2.07	30.38	0.45	27.00	0.45	27.00	(0.14)	17.55	(0.14)	17.55
4.4 Non-performing loans / capital and reserves	4.77	32.13	4.06	36.20	4.15	39.50	2.54	32.90	2.54	32.90	1.47	24.11	1.47	24.11
4.5 Reserve for loan losses / non-performing loans	42.93	22.39	50.00	23.08	50.00	23.08	82.55	24.55	82.55	24.55	109.45	33.00	109.45	33.00
4.6 Total on-balance sheet assets~ / capital and reserves	636.88	823.82	642.38	802.54	655.71	875.69	631.93	768.65	631.93	768.65	622.99	770.39	622.99	770.39
4.7 Gross loans / deposits	69.56	49.97	69.58	50.30	69.58	50.30	72.17	52.73	72.17	52.73	73.73	54.21	73.73	54.21
4.8 Gross loans / gross assets	58.22	42.63	58.26	43.52	58.26	43.52	60.00	45.23	60.00	45.23	61.43	46.57	61.43	46.57
4.9 Risk-weighted assets / (on- plus off-balance sheet assets)	41.81	37.95	41.41	38.35	41.41	38.33	41.79	40.06	41.79	40.06	43.01	39.85	43.01	39.85
4.10 Contingent liabilities / gross assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.11 Large exposure** / capital base	25.01	289.15	25.01	292.08	25.01	292.08	25.01	260.13	25.01	260.13	24.93	254.02	24.93	254.02
4.12 Reserve for loan losses / gross loans	0.55	2.05	0.54	2.39	0.54	2.39	0.55	2.32	0.55	2.32	0.42	2.22	0.42	2.22
5 Earnings and Profitability														
5.1 Return on assets	0.46	0.22	0.49	0.12	0.94	0.34	0.40	0.30	1.35	0.64	0.56	0.29	1.92	0.91
5.2 Return on equity	2.99	2.02	3.17	1.09	6.17	3.10	2.57	2.56	8.73	5.68	3.57	2.35	12.19	8.02
5.3 Net interest income / operating income	63.80	54.68	64.42	53.99	64.11	54.33	60.88	61.10	63.04	56.67	62.51	70.21	63.00	60.75
5.4 Non-interest income / operating income	0.78	15.89	0.60	16.20	0.69	16.04	1.03	14.45	0.80	15.50	1.57	11.49	0.89	14.29
5.5 Operating expenses / operating income	62.38	87.07	60.73	87.83	61.54	87.36	65.73	72.92	62.92	82.38	53.60	60.12	60.46	75.70
5.6 Foreign exchange gains / operating income	0.00	1.06	0.00	1.09	0.00	1.08	0.00	0.88	0.00	1.01	1.23	0.97	0.00	1.00
5.7 Interest expense / interest income	35.69	34.99	35.19	35.57	35.44	35.27	38.50	28.59	36.45	32.93	36.42	20.67	36.43	29.13
5.8 Non-interest income / operating expenses	1.25	18.25	0.99	18.45	1.12	18.36	1.57	19.82	1.27	18.82	2.93	19.11	1.48	18.88
5.9 Personnel expenses / operating expenses	22.45	29.87	21.90	34.42	22.17	32.01	21.35	37.01	21.82	33.55	22.28	35.59	22.00	34.03
5.10 Earning assets / average total assets	97.22	77.07	98.33	79.86	99.56	77.79	96.90	80.52	100.08	78.28	97.36	81.30	101.02	78.16
5.11 Non-interest expenses / operating income	26.96	57.64	25.75	58.02	26.34	57.76	27.62	56.76	26.76	57.42	17.75	41.82	24.35	50.72
5.12 Personnel expenses / non-interest expenses	51.94	45.12	51.66	52.10	51.80	48.41	50.81	47.55	51.32	48.12	67.28	51.16	54.63	50.79
5.13 Net operating income / average total assets	0.46	0.25	0.49	0.22	0.94	0.47	0.40	0.38	1.35	0.85	0.56	0.37	1.92	1.18
5.14 Operating expenses / average total assets	0.76	1.69	0.75	1.59	1.51	3.25	0.76	1.49	2.29	4.73	0.65	1.51	2.93	6.09
5.15 Interest rate spread	4.85	7.50	4.85	7.50	4.85	7.50	4.75	7.50	4.75	7.50	4.75	7.50	4.75	7.50
6 Liquidity:														
6.1 Interest expense / average earning assets	0.45	0.73	0.45	0.68	0.97	1.40	0.46	0.62	1.37	2.02	0.45	0.57	1.82	2.57
6.2 Net interest income / average earning assets	0.81	1.36	0.83	1.23	1.76	2.58	0.73	1.54	2.38	4.12	0.78	2.19	3.17	6.25
6.3 Liquid assets / gross assets	27.69	15.63	28.60	15.67	28.60	15.67	24.45	13.10	24.45	13.10	24.51	13.83	24.51	13.83
6.4 Liquid assets / total demand and time liabilities	33.09	18.58	34.16	18.32	34.16	18.32	29.41	15.42	29.41	15.42	29.40	16.24	29.40	16.24
6.5 Deposit / Loans	143.75	200.11	143.73	198.82	143.73	198.82	138.56	189.65	138.56	189.65	135.62	184.46	135.62	184.46
6.6 Deposits / Loans and investments	112.25	108.76	112.61	109.32	112.61	109.32	114.52	106.36	114.52	106.36	114.34	108.94	114.34	108.94
6.7 Deposits / gross assets	83.69	85.30	83.74	86.53	83.74	86.53	83.14	85.77	83.14	85.77	83.31	85.91	83.31	85.90

The highlights represent amendments to the ratios.

^ Total assets = gross assets net of reserves for loan losses

* Related party loans do not include Officials and Employees.

** Large exposures* represents aggregate credit exposures (loans and investments) 10% and greater of capital base.

~ Total on-balance sheet assets = gross assets