

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

[In %]

CAPITAL RATIOS		March		June		Sept	
		NBS	HIHT	NBS	HIHT	NBS	HIHT
<b>1.0</b>	<b>Capital Adequacy:</b>						
1.1	Capital / Risk-weighted Assets	38.12	29.22	36.26	29.07	35.16	31.32
1.2	Tier I Capital / Risk-weighted Assets	35.07	28.97	33.35	29.03	32.35	31.27
1.3	Tier II Capital / Risk-weighted Assets	3.05	0.25	2.90	0.04	2.81	0.04
1.4	Capital and reserves / Total Assets	14.56	10.56	14.73	10.28	14.76	10.36
<b>2.0</b>	<b>Lending / connected parties:</b>						
2.1	Related party loans / gross loans	0.09	9.07	0.09	9.46	0.08	9.15
2.2	Related party loans / Capital base	0.35	25.69	0.35	31.81	0.34	32.86
2.3	Director exposure / related party loans	47.83	100.00	47.83	100.00	50.00	99.57
<b>3.0</b>	<b>Asset Composition</b>						
3.1	Low income mortgage loans / gross loans	4.21	1.53	4.28	1.23	4.29	1.22
3.2	Real estate mortgage loans / gross loans	95.35	60.35	95.29	63.22	95.25	64.10
3.3	Staff loans / gross loans	0.44	0.66	0.82	0.64	0.90	0.55
3.4	Households loans / gross loans	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
3.6	Top 20 borrowers exposure / capital base	7.74	393.80	8.02	404.56	8.05	401.55
<b>4.0</b>	<b>Asset Quality</b>						
4.1	Non-performing loans / gross loans	3.88	6.57	4.42	5.56	2.80	5.03
4.2	Non-performing loans / gross assets	2.05	1.92	2.38	1.90	1.54	1.85
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
4.4	Non-performing loans / capital and reserves	14.14	18.25	16.23	18.61	10.47	17.98
4.5	Reserve for loan losses / non-performing loans	30.13	25.58	25.69	24.43	39.59	27.34
4.6	Total on-balance sheet assets / capital and reserves	691.07	951.91	683.00	977.41	681.43	969.94
4.7	Gross loans / deposits	63.31	33.78	63.78	39.92	65.22	42.98
4.8	Gross loans / gross assets	52.69	29.15	53.74	34.25	54.95	36.87
4.9	Risk-weighted assets / (on- <b>plus</b> off-balance sheet assets)	37.01	35.54	38.25	35.14	38.51	32.83
4.1	Contingent liabilities / gross assets	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
4.12	Reserve for loan losses / gross loans	1.17	1.68	1.14	1.36	1.11	1.37
<b>5.0</b>	<b>Earnings and Profitability</b>						
5.1	Return on assets	0.36	(0.06)	0.42	0.06	0.38	0.11
5.2	Return on equity	2.50	(0.54)	2.84	0.62	2.58	1.07
5.3	Net interest income / operating income	56.94	36.72	58.87	34.17	58.41	47.87
5.4	Non-interest income / operating income	0.62	16.38	0.63	20.33	0.14	12.18
5.5	Operating expenses / operating income	69.65	101.98	66.38	92.13	68.81	87.99
5.6	Foreign exchange gains / operating income	0.00	0.95	0.00	0.69	0.00	0.58
5.7	Interest expense / interest income	42.70	56.08	40.75	57.11	41.51	45.49
5.8	Non-interest income / operating expenses	0.90	16.06	0.94	22.07	0.20	13.84
5.9	Personnel expenses / operating expenses	18.28	30.18	18.24	29.48	17.69	30.90
5.1	Earning assets / average total assets	87.47	72.54	83.44	77.66	83.67	76.87
5.11	Non-interest expenses / operating income	27.22	55.09	25.88	46.63	27.36	48.04
5.12	Personnel expenses / non-interest expenses	46.76	55.87	46.77	58.26	44.49	56.60
5.13	Net operating income / average total assets	0.36	(0.03)	0.42	0.13	0.38	0.21
5.14	Operating expenses / average total assets	0.83	1.76	0.82	1.57	0.84	1.54
5.15	Interest rate spread	4.50	7.50	4.50	7.50	4.50	7.50
<b>6.0</b>	<b>Liquidity:</b>						
6.1	Interest expense / average earning assets	0.58	1.19	0.59	1.04	0.61	0.91
6.2	Net interest income / average earning assets	0.78	0.93	0.86	0.78	0.86	1.09
6.3	Liquid assets / gross assets	17.23	13.40	22.03	12.13	15.53	14.39
6.4	Liquid assets / total demand and time liabilities	20.42	15.45	26.15	14.44	18.44	17.04
6.5	Deposit / Loans	157.97	296.08	156.80	250.53	153.33	232.64
6.6	Deposits / Loans and investments	96.53	119.26	102.47	112.26	102.53	112.33
6.7	Deposits / gross assets	83.23	86.32	84.27	85.82	84.26	85.77

\* - Exposure includes loans, overdrafts, bonds, securities, debentures, and off-balance sheet items.