2 Lending / connected parties: 3.11 2.1 Related party loans* / gross loans 3.11 2.2 Related party loans* / capital base 7.65 2.3 Director exposure / related party loans* 37.57 3 Asset Quality 31.1 3.1 Total on-balance sheet assets / capital and reserves 211.79 3.1 Total on-balance sheet assets / capital and reserves 95.54 3.2 Gross loans / gross assets 95.54 3.3 Large exposure / capital base 101.02 3.4 Non-performing loans / gross assets 5.20 3.6 Non-performing loans / gross assets 3.97 3.6 Non-performing loans / capital and reserves 3.100 3.8 Reserve for loan losses / non-performing loans 63.94 4 Earnings and Profitability 3.35 4.1 Return on equity 3.35 4.2 Return on equity 3.35 4.3 Interest income / operating income 25.03 4.5 Operating expenses 76.22 4.6 Non-interest income / operating income 32.85 <t< th=""><th colspan="4">QUARTERLY FINANCIAL INDICATORS NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS March 2015</th></t<>	QUARTERLY FINANCIAL INDICATORS NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS March 2015			
1.1 Capital and reserves / total assets 45.40 9 2 Lending / connected parties: 3.11 N 2.1 Related party loans* / capital base 3.11 N 2.3 Director exposure / related party loans* 37.57 3 Asset Quality 37.57 10 3.1 Total on-balance sheet assets / capital and reserves 211.79 10 3.1 Total on-balance sheet assets / capital and reserves 211.79 10 3.2 Gross loans / gross loans 5.54 101.02 3.4 Non-performing loans / gross loans 5.20 5.20 3.5 Non-performing loans / gross loans 5.20 3.544 3.5 Non-performing loans / gross loans 63.94 9 4 Earnings and Profitability 4.1 Return on assets 1.50 0 4.3 Interest income / operating income 74.97 7 7 4.4 Non-interest income / operating income 32.85 12 2 4.5 Operating expenses / operating income 32.85 12 2 4.5 Operati	M	SIFCI	BSL	
2 Lending / connected parties: 3.11 2.1 Related party loans* / gross loans 3.11 2.2 Related party loans* / capital base 7.65 2.3 Director exposure / related party loans* 37.57 3 Asset Quality 31.1 3.1 Total on-balance sheet assets / capital and reserves 211.79 3.1 Total on-balance sheet assets / capital and reserves 95.54 3.3 Large exposure / capital base 101.02 3.4 Non-performing loans / gross assets 5.20 3.5 Non-performing loans net of reserve for loan losses / capital and reserves 3.97 3.6 Non-performing loans / capital and reserves 3.97 3.7 Non-performing loans / capital and reserves 3.97 3.8 Reserve for loan losses / non-performing loans 63.94 4 Earnings and Profitability 1.50 4.1 Return on assets 1.50 4.2 Return on equity 3.35 4.3 Interest income / operating income 25.03 4.4 Non-interest income / operating income 25.03 4.5 Operati				
2.1Related party loans* / gross loans3.11N2.2Related party loans* / capital base7.657.652.3Director exposure / related party loans*37.573Asset Quality37.573.1Total on-balance sheet assets / capital and reserves211.793.2Gross loans / gross assets95.543.3Large exposure / capital base101.023.4Non-performing loans / gross loans5.443.5Non-performing loans / gross loans5.443.6Non-performing loans / gross loans5.203.7Non-performing loans / capital and reserves3.973.7Non-performing loans / capital and reserves3.973.7Non-performing loans / capital and reserves3.974Earnings and Profitability63.944Earnings and Profitability3.354.3Interest income / operating income25.034.4Operating expenses / operating income32.854.5Operating expenses / operating income32.854.6Non-interest income / operating expenses59.694.8Earning assets / average total assets99.884.8Earning assets / average total assets29.644.9Non-interest expense / operating income25.644.10Net operating income25.644.21Operating expenses / operating income25.644.3Interest expense / operating income25.644.4Non-interest expense / operating income </td <td>98.84</td> <td>96.91</td> <td>52.55</td>	98.84	96.91	52.55	
2.1Related party loans* / gross loans3.11N2.2Related party loans* / capital base7.657.652.3Director exposure / related party loans*37.573Asset Quality11003.1Total on-balance sheet assets / capital and reserves211.791003.2Gross loans / gross assets95.54101.023.3Large exposure / capital base101.0243.4Non-performing loans / gross loans5.445.203.5Non-performing loans / gross assets5.203.63.7Non-performing loans / capital and reserves3.974.303.7Non-performing loans / capital and reserves3.974.394Earnings and Profitability3.3504.1Return on assets1.5004.2Return on equity3.3504.3Interest income / operating income25.0324.4Non-interest income / operating income32.85124.5Operating expenses / operating income32.85124.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income25.64124.2Average total assets29.8884.3Interest expense / operati				
2.2 Related party loans* / capital base 7.65 1 3 Asset Quality 37.57 10 3.1 Total on-balance sheet assets / capital and reserves 211.79 10 3.2 Gross loans / gross assets 95.54 95.54 3.3 Large exposure / capital base 101.02 54 3.4 Non-performing loans / gross assets 5.20 55 3.5 Non-performing loans / gross assets 3.97 90 3.6 Non-performing loans / capital and reserves 3.97 90 3.7 Non-performing loans / capital and reserves 3.97 90 3.8 Reserve for loan losses / non-performing loans 63.94 90 4.1 Return on assets 1.50 60 4.2 Return on equity 3.35 60 4.3 Interest income / operating income 74.97 77 4.4 Non-interest income / operating expenses 76.22 20 4.5 Operating expenses / operating expenses 76.22 20 4.5 Operating expenses / operating expenses 59.69 44	NO RELATED PARTY LOANS			
2.3 Director exposure / related party loans* 37.57 3 Asset Quality 211.79 10 3.1 Total on-balance sheet assets / capital and reserves 211.79 10 3.2 Gross loans / gross assets 95.54 95.54 3.3 Large exposure / capital base 101.02 56 3.4 Non-performing loans / gross loans 5.44 520 3.5 Non-performing loans net of reserves for loan losses / capital and reserves 3.97 57 3.6 Non-performing loans / capital and reserves 3.97 53.94 3.7 Non-performing loans net of reserve for loan losses / capital and reserves 3.94 53.94 4 Earnings and Profitability 4.1 Return on assets 1.50 60 4.1 Return on equity 3.35 60 60 61 4.3 Interest income / operating income 74.97 77 7 4.4 Non-interest income / operating expenses 76.22 20 20 4.5 Operating expenses / operating expenses 76.22 20 20 20 4.5 Operating				
3 Asset Quality 211.79 10 3.1 Total on-balance sheet assets / capital and reserves 211.79 10 3.2 Gross loans / gross assets 95.54 95.54 3.3 Large exposure / capital base 101.02 95.54 3.4 Non-performing loans / gross loans 5.44 95.54 3.5 Non-performing loans / gross assets 5.20 96.54 3.6 Non-performing loans net of reserve for loan losses / capital and reserves 3.97 97 3.7 Non-performing loans / capital and reserves 11.00 3.8 Reserve for loan losses / non-performing loans 4 Earnings and Profitability 3.35 00 4.1 Return on assets 1.50 00 4.2 Return on equity 3.35 00 4.3 Interest income / operating income 74.97 77 4.4 Non-interest income / operating income 25.03 2 4.5 Operating expenses / operating expenses 76.22 2 4.6 Non-interest income / operating expenses 59.69 4 4.8 Earning assets / average total assets 99.88 8 4.9 Non-interest expenses / operating income 25.64 12 4.10 Net operati				
3.1Total on-balance sheet assets / capital and reserves211.79103.2Gross loans / gross assets95.543.3Large exposure / capital base101.023.4Non-performing loans / gross loans5.443.5Non-performing loans / gross assets5.203.6Non-performing loans / gross assets3.973.7Non-performing loans / capital and reserves3.973.7Non-performing loans / capital and reserves11.003.8Reserve for loan losses / non-performing loans63.944Earnings and Profitability4.1Return on assets1.504.2Return on equity3.354.3Interest income / operating income74.974.4Non-interest income / operating income32.854.5Operating expenses / operating expenses76.224.6Non-interest income / operating expenses59.694.8Earning assets / average total assets99.884.9Non-interest expenses / operating income25.644.10Net operating income25.644.11Operating expenses / operating income25.64				
3.2Gross loans / gross assets95.543.3Large exposure / capital base101.023.4Non-performing loans / gross loans5.443.5Non-performing loans / gross assets5.203.6Non-performing loans net of reserve for loan losses / capital and reserves3.973.7Non-performing loans / capital and reserves11.003.8Reserve for loan losses / non-performing loans63.94Earnings and Profitability4.1Return on assets1.504.2Return on equity3.354.3Interest income / operating income74.974.4Non-interest income / operating income25.034.5Operating expenses / operating expenses76.224.6Non-interest income / operating expenses59.694.8Earning assets / average total assets99.884.9Non-interest expenses / operating income25.644.10Net operating income25.644.11Operating expenses / operating income25.644.12Alering assets / average total assets99.88				
3.3Large exposure / capital base101.023.4Non-performing loans / gross loans5.443.5Non-performing loans / gross assets5.203.6Non-performing loans net of reserve for loan losses / capital and reserves3.973.7Non-performing loans / capital and reserves11.003.8Reserve for loan losses / non-performing loans63.944Earnings and Profitability63.944.1Return on assets1.504.2Return on equity3.354.3Interest income / operating income74.974.4Non-interest income / operating income32.854.5Operating expenses / operating expenses76.224.6Non-interest income / operating expenses59.694.8Earning assets / average total assets99.884.9Non-interest expenses / operating income25.644.10Net operating income25.644.11Operating expenses / operating income32.854.5Operating expenses / operating expenses59.694.6Non-interest income / operating expenses59.694.7Personnel expenses / operating income25.644.8Earning assets / average total assets2.134.10Net operating income / average total assets2.134.11Operating expenses / average total assets3.104	01.17	103.19	190.3	
3.4Non-performing loans / gross loans5.443.5Non-performing loans / gross assets5.203.6Non-performing loans net of reserve for loan losses / capital and reserves3.973.7Non-performing loans / capital and reserves11.003.8Reserve for loan losses / non-performing loans63.944Earnings and Profitability1.504.1Return on assets1.504.2Return on equity3.354.3Interest income / operating income74.974.4Non-interest income / operating income32.854.5Operating expenses / operating expenses59.694.8Earning assets / average total assets99.884.9Non-interest expenses / operating income25.644.10Net operating income / average total assets2.134.11Operating expenses / average total assets2.13		No I	Loans	
3.7 Non-performing loans / capital and reserves 11.00 3.8 Reserve for loan losses / non-performing loans 63.94 4 Earnings and Profitability 63.94 4.1 Return on assets 1.50 0 4.2 Return on equity 3.35 0 4.3 Interest income / operating income 74.97 7 4.4 Non-interest income / operating income 25.03 2 4.5 Operating expenses / operating income 32.85 12 4.6 Non-interest income / operating expenses 76.22 2 4.7 Personnel expenses / operating expenses 59.69 4 4.8 Earning assets / average total assets 99.88 88 4.9 Non-interest expenses / operating income 25.64 12 4.10 Net operating income / average total assets 2.13 0 4.10 Operating expenses / average total assets 1.04 1.04		No Large	Exposure	
3.7 Non-performing loans / capital and reserves 11.00 3.8 Reserve for loan losses / non-performing loans 63.94 4 Earnings and Profitability 63.94 4.1 Return on assets 1.50 0 4.2 Return on equity 3.35 0 4.3 Interest income / operating income 74.97 7 4.4 Non-interest income / operating income 25.03 2 4.5 Operating expenses / operating income 32.85 12 4.6 Non-interest income / operating expenses 76.22 2 4.7 Personnel expenses / operating expenses 59.69 4 4.8 Earning assets / average total assets 99.88 88 4.9 Non-interest expenses / operating income 25.64 12 4.10 Net operating income / average total assets 2.13 0 4.11 Operating expenses / average total assets 1.04 1.04	S.			
3.7 Non-performing loans / capital and reserves 11.00 3.8 Reserve for loan losses / non-performing loans 63.94 4 Earnings and Profitability 63.94 4.1 Return on assets 1.50 0 4.2 Return on equity 3.35 0 4.3 Interest income / operating income 74.97 7 4.4 Non-interest income / operating income 25.03 2 4.5 Operating expenses / operating income 32.85 12 4.6 Non-interest income / operating expenses 76.22 2 4.7 Personnel expenses / operating expenses 59.69 4 4.8 Earning assets / average total assets 99.88 88 4.9 Non-interest expenses / operating income 25.64 12 4.10 Net operating income / average total assets 2.13 0 4.10 Operating expenses / average total assets 1.04 1.04	7			
3.7 Non-performing loans / capital and reserves 11.00 3.8 Reserve for loan losses / non-performing loans 63.94 4 Earnings and Profitability 63.94 4.1 Return on assets 1.50 0 4.2 Return on equity 3.35 0 4.3 Interest income / operating income 74.97 7 4.4 Non-interest income / operating income 25.03 2 4.5 Operating expenses / operating income 32.85 12 4.6 Non-interest income / operating expenses 76.22 2 4.7 Personnel expenses / operating expenses 59.69 4 4.8 Earning assets / average total assets 99.88 88 4.9 Non-interest expenses / operating income 25.64 12 4.10 Net operating income / average total assets 2.13 0 4.10 Operating expenses / average total assets 1.04 1.04	NOT APP		PLICABLE	
4Earnings and Profitability4.1Return on assets4.2Return on equity4.3Interest income / operating income4.4Non-interest income / operating income4.5Operating expenses / operating expenses4.6Non-interest income / operating expenses4.7Personnel expenses / operating expenses4.8Earning assets / average total assets4.9Non-interest expenses / operating income4.10Net operating income4.10Operating expenses / average total assets4.11Operating expenses / average total assets4.12				
4.1Return on assets1.504.2Return on equity3.354.3Interest income / operating income74.974.4Non-interest income / operating income25.034.5Operating expenses / operating expenses32.854.6Non-interest income / operating expenses76.224.7Personnel expenses / operating expenses59.694.8Earning assets / average total assets99.884.9Non-interest expenses / operating income25.044.10Net operating income / average total assets2.134.11Operating expenses / average total assets1.04				
4.1Return on assets1.50(4.2Return on equity3.35(4.3Interest income / operating income74.9774.4Non-interest income / operating income25.0324.5Operating expenses / operating expenses32.85124.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.13(4.11Operating expenses / average total assets1.041			_	
4.2Return on equity3.3504.3Interest income / operating income74.9774.4Non-interest income / operating income25.0324.5Operating expenses / operating income32.85124.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.044				
4.3Interest income / operating income74.9774.4Non-interest income / operating income25.0324.5Operating expenses / operating income32.85124.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.044	(0.45)		(0.8	
4.4Non-interest income / operating income25.0324.5Operating expenses / operating income32.85124.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.044	(0.45)		(1.4	
4.5Operating expenses / operating income32.85124.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.0410	74.18	0.00	0.0	
4.6Non-interest income / operating expenses76.2224.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.044	25.82	100.00	100.0	
4.7Personnel expenses / operating expenses59.6944.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.0410	21.12	10.84	183.7	
4.8Earning assets / average total assets99.8884.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.0410	21.31	922.35	54.4	
4.9Non-interest expenses / operating income25.64124.10Net operating income / average total assets2.1304.11Operating expenses / average total assets1.0410	41.03	36.64	0.0	
4.10Net operating income / average total assets2.134.11Operating expenses / average total assets1.04	88.99	83.80	0.0	
4.11 Operating expenses / average total assets 1.04	21.12	10.84	183.7	
	(0.45)		(0.8	
4.12 Interest Income / average earning assets	2.56	0.01	1.8	
	1.76	NOT APP	PLICABLE	
5 Liquidity:				
	8.17	7.54	66.8	

* Figures used to compute ratio do not include loans issued to 'Officials and Employees.'