

QUARTERLY FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTION
For the Quarters ended March - December 2010

CAPITAL RATIOS	March	June	Sept	Dec
	Non-Bank	Non-Bank	Non-Bank	Non-Bank
Total Qualifying Capital/Risk-weighted Assets	7.87	9.55	8.04	14.04
Tier 1 Capital/Risk-weighted Assets	8.29	7.80	6.23	11.70
ASSET QUALITY RATIOS				
Gross Loans / Deposits	16.14	19.35	20.07	22.01
Gross Loans / Total Assets	14.47	17.30	18.10	19.74
Risk-weighted Assets / Total Assets	32.64	34.07	34.06	33.57
Contingent Liabilities / Total Assets	N/A	N/A	N/A	N/A
Non-performing Loans / Total Loans	17.96	15.73	16.97	11.34
Non-performing Loans / Capital & Reserves	28.74	29.78	35.53	23.87
Top 20 borrowers / Capital & Reserves	139.29	140.28	143.96	145.65
EARNINGS RATIOS				
Return on Assets (ROA)	0.25	(0.17)	(0.55)	1.14
Return on Equity (ROE)	2.87	(1.87)	(6.16)	12.62
Net interest Income / Operating Income	34.80	33.81	13.97	46.21
Non-interest Income / Operating Income	15.03	10.91	14.52	20.01
Operating Expenses / Operating Income	83.74	109.66	131.11	55.61
Foreign Exchange Gain / Operating Income	0.16	0.45	0.87	0.39
Interest Expense / Interest Income	59.04	62.05	83.65	42.23
Non-interest Expense / Operating Expenses	40.10	49.59	45.46	39.26
Personnel Expenses / Operating Expenses	28.98	24.96	24.73	28.63
Earning Assets / Average Total Assets	48.46	52.83	54.31	57.05
LIQUIDITY RATIOS				
Liquid Assets / Total Assets	14.31	11.46	11.16	17.26
Liquid Assets / Total Demand & Time Liabilities	16.32	13.12	12.67	19.55