

SELECTED RATIOS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTION
For the Quarters ended March - June 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		
Tier 1 Capital/Risk-weighted Assets	8.29	7.80		
ASSET QUALITY RATIOS				
Gross Loans / Deposits	16.14	19.35		
Gross Loans / Total Assets	14.47	17.30		
Risk-weighted Assets / Total Assets	32.64	34.07		
Contingent Liabilities / Total Assets	0.00	0.00		
Non-performing Loans / Total Loans	17.96	15.73		
Non-performing Loans / Capital & Reserves	28.74	29.78		
Top 20 borrowers / Capital & Reserves	139.29	140.28		
EARNINGS RATIOS				
Return on Assets (ROA)	0.25	(0.17)		
Return on Equity (ROE)	2.87	(1.87)		
Net interest Income / Operating Income	34.80	33.81		
Non-interest Income / Operating Income	15.03	10.91		
Operating Expenses / Operating Income	83.74	109.66		
Foreign Exchange Gain / Operating Income	0.16	0.45		
Interest Expense / Interest Income	59.04	62.05		
Non-interest Expense / Operating Expenses	40.10	49.59		
Personnel Expenses / Operating Expenses	28.98	24.96		
Earning Assets / Average Total Assets	48.46	52.83		
LIQUIDITY RATIOS				
Liquid Assets / Total Assets	14.31	11.46		
Liquid Assets / Total Demand & Time Liabilities	16.32	13.12		