

**QUARTERLY FINANCIAL INDICATORS**  
**NON - BANK LICENSED FINANCIAL INSTITUTIONS**  
**March 31, 2012**

	TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL	
<b>1 Capital Adequacy:</b>							
1.1 Capital and reserves / Total Assets	72.89	98.97	94.19	67.74	41.85	3.34	
<b>2 Lending / connected parties:</b>							
2.1 Related party loans / gross loans	4.78	NO RELATED PARTY LOANS					
2.2 Related party loans / Capital base	6.41						
2.3 Director exposure / related party loans	97.22						
<b>3 Asset Quality</b>							
3.1 Total on-balance sheet assets / capital and reserves	146.02	101.04	106.17	147.62	247.08	3,106.82	
3.2 Gross loans / gross assets	89.22	NO LOANS	0.01	No Loans	76.39	3.77	
3.3 Large exposure / capital base	No Large Exposure		No Large Exposure		No Large Exposure		
3.4 Non-performing loans / gross loans	11.82		NOT APPLICABLE			37.20	96.12
3.5 Non-performing loans / gross assets	10.55					28.41	3.62
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	6.57					62.08	(3.41)
3.7 Non-performing loans / capital and reserves	15.40					70.21	112.50
3.8 Reserve for loan losses / non-performing loans	57.30				11.57	103.03	
<b>4 Earnings and Profitability</b>							
4.1 Return on assets	1.25	0.49	0.05	(0.66)	(0.39)	(0.42)	
4.2 Return on equity	1.76	0.50	0.05	(0.95)	(0.91)	(10.72)	
4.3 Interest income / operating income	63.86	62.07	1.08	33.33	56.82	2.99	
4.4 Non-interest income / operating income	36.14	37.93	98.92	66.67	43.18	97.01	
4.5 Operating expenses / operating income	44.86	79.31	27.96	166.67	114.29	182.84	
4.6 Non-interest income / operating expenses	80.56	47.83	353.85	40.00	37.78	53.06	
4.7 Personnel expenses / operating expenses	61.81	41.30	80.77	0.00	26.70	15.51	
4.8 Earning assets / average total assets	95.22	75.59	91.78	0.00	75.34	3.87	
4.9 Non-interest expenses / operating income	39.56	79.31	27.96	166.67	94.48	182.84	
4.10 Net operating income / average total assets	2.20	0.49	0.05	(0.66)	(0.37)	(0.42)	
4.11 Operating expenses / average total assets	1.79	1.89	0.02	1.64	2.93	0.92	
4.12 Interest Income / average earning assets	2.66	1.92	NOT APPLICABLE		1.87	0.38	
<b>5 Liquidity:</b>							
5.1 Liquid assets / gross assets	9.48	97.33	93.63	100.00	19.65	0.80	