

QUARTERLY FINANCIAL INDICATORS
FOR THE LICENSED NON-BANK DEPOSITORY FINANCIAL INSTITUTION
For the Quarters ended March - September 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	
Tier 1 Capital/Risk-weighted Assets	8.29	7.80	6.23	
ASSET QUALITY RATIOS				
Gross Loans / Deposits	16.14	19.35	20.07	
Gross Loans / Total Assets	14.47	17.30	18.10	
Risk-weighted Assets / Total Assets	32.64	34.07	34.06	
Contingent Liabilities / Total Assets	N/A	N/A	N/A	
Non-performing Loans / Total Loans	17.96	15.73	16.97	
Non-performing Loans / Capital & Reserves	28.74	29.78	35.53	
Top 20 borrowers / Capital & Reserves	139.29	140.28	143.96	
EARNINGS RATIOS				
Return on Assets (ROA)	0.25	(0.17)	(0.55)	
Return on Equity (ROE)	2.87	(1.87)	(6.16)	
Net interest Income / Operating Income	34.80	33.81	13.97	
Non-interest Income / Operating Income	15.03	10.91	14.52	
Operating Expenses / Operating Income	83.74	109.66	131.11	
Foreign Exchange Gain / Operating Income	0.16	0.45	0.87	
Interest Expense / Interest Income	59.04	62.05	83.65	
Non-interest Expense / Operating Expenses	40.10	49.59	45.46	
Personnel Expenses / Operating Expenses	28.98	24.96	24.73	
Earning Assets / Average Total Assets	48.46	52.83	54.31	
LIQUIDITY RATIOS				
Liquid Assets / Total Assets	14.31	11.46	11.16	
Liquid Assets / Total Demand & Time Liabilities	16.32	13.12	12.67	