

**SELECTED RATIOS FOR THE LICENSED
NON-BANK DEPOSITORY FINANCIAL INSTITUTION
For the Quarter ended March 2010**

CAPITAL RATIOS	March
Total Qualifying Capital/Risk-weighted Assets	7.87
Tier 1 Capital/Risk-weighted Assets	8.29
ASSET QUALITY RATIOS	
Gross Loans / Deposits	16.14
Gross Loans / Total Assets	14.47
Risk-weighted Assets / Total Assets	32.64
Contingent Liabilities / Total Assets	0.00
Non-performing Loans / Total Loans	17.96
Non-performing Loans / Capital & Reserves	28.74
Top 20 borrowers / Capital & Reserves	139.29
EARNINGS RATIOS	
Return on Assets (ROA)	0.25
Return on Equity (ROE)	2.87
Net interest Income / Operating Income	34.80
Non-interest Income / Operating Income	15.03
Operating Expenses / Operating Income	83.74
Foreign Exchange Gain / Operating Income	0.16
Interest Expense / Interest Income	59.04
Non-interest Expense / Operating Expenses	40.10
Personnel Expenses / Operating Expenses	28.98
Earning Assets / Average Total Assets	48.46
LIQUIDITY RATIOS	
Liquid Assets / Total Assets	14.31
Liquid Assets / Total Demand & Time Liabilities	16.32