

**QUARTERLY FINANCIAL INDICATORS**  
**NON - BANK LICENSED FINANCIAL INSTITUTIONS**  
For the quarter ended December 31, 2011

	TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL		
<b>1 Capital Adequacy:</b>								
1.1 Capital and reserves / Total Assets	69.32	98.97	92.52	70.00	43.88	4.43		
<b>2 Lending / connected parties:</b>								
2.1 Related party loans / gross loans	3.68	NO RELATED PARTY LOANS						
2.2 Related party loans / Capital base	4.98							
2.3 Director exposure / related party loans	96.43							
<b>3 Asset Quality</b>								
3.1 Total on-balance sheet assets / capital and reserves	144.27	101.04	108.08	142.86	227.90	2,257.14		
3.2 Gross loans / gross assets	87.46	NO LOANS	0.02	No Loans	75.43	3.79		
3.3 Large exposure / capital base	No Large Exposure		No Large Exposure		No Large Exposure			
3.4 Non-performing loans / gross loans	10.13		NOT APPLICABLE				29.76	96.19
3.5 Non-performing loans / gross assets	8.86			22.45	3.65			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	4.59			48.91	14.29			
3.7 Non-performing loans / capital and reserves	13.58			51.81	84.87			
3.8 Reserve for loan losses / non-performing loans	66.23			5.59	83.17			
<b>4 Earnings and Profitability</b>								
4.1 Return on assets	2.86	0.16	0.18	0.65	1.12	(1.52)		
4.2 Return on equity	4.14	0.16	0.20	0.95	2.66	(31.10)		
4.3 Interest income / operating income	45.80	62.39	0.00	66.67	5.70	3.23		
4.4 Non-interest income / operating income	54.20	37.61	100.00	33.33	94.30	96.77		
4.5 Operating expenses / operating income	47.58	93.16	13.06	33.33	87.67	429.84		
4.6 Non-interest income / operating expenses	113.91	40.37	765.63	100.00	107.57	22.51		
4.7 Personnel expenses / operating expenses	42.11	43.12	0.00	0.00	8.82	9.57		
4.8 Earning assets / average total assets	96.02	78.16	79.65	0.00	74.47	3.91		
4.9 Non-interest expenses / operating income	44.01	93.16	13.06	33.33	82.28	126.61		
4.10 Net operating income / average total assets	3.64	0.16	0.18	0.65	1.22	(1.52)		
4.11 Operating expenses / average total assets	3.30	2.22	0.03	0.32	8.70	1.99		
4.12 Interest Income / average earning assets	3.23	1.99	NOT APPLICABLE		0.74	0.37		
<b>5 Liquidity:</b>								
5.1 Liquid assets / gross assets	11.16	99.79	92.14	100.00	17.66	1.30		