

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
December 2015

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		44.19	98.88	97.05	75.99
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.02	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		6.81			
2.3 Director exposure / related party loans*		34.00			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		236.04	101.13	103.04	131.60
3.2 Gross loans / gross assets		95.38	NO LOANS	No Loans	
3.3 Large exposure / capital base		102.77		No Large Exposure	
3.4 Non-performing loans / gross loans		14.52		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		13.84			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		22.96			
3.7 Non-performing loans / capital and reserves		32.68			
3.8 Reserve for loan losses / non-performing loans		29.74			
4 Earnings and Profitability					
4.1 Return on assets		1.43	(0.80)	0.14	0.11
4.2 Return on equity		3.22	(0.80)	0.15	0.15
4.3 Interest income / operating income		64.30	78.59	0.00	0.00
4.4 Non-interest income / operating income		35.70	21.41	100.00	100.00
4.5 Operating expenses / operating income		54.40	139.37	6.13	0.00
4.6 Non-interest income / operating expenses		65.62	15.36	1,630.32	0.00
4.7 Personnel expenses / operating expenses		35.88	37.52	57.40	0.00
4.8 Earning assets / average total assets		101.93	90.47	82.39	0.00
4.9 Non-interest expenses / operating income		50.42	139.37	6.13	0.00
4.10 Net operating income / average total assets		2.16	(0.80)	0.14	0.11
4.11 Operating expenses / average total assets		2.57	2.82	0.01	0.00
4.12 Interest Income / average earning assets		3.10	1.74	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		2.11	6.29	8.24	81.73

* Figures used to compute ratio do not include loans issued to 'Officials and Employees.'