

**CUMULATIVE FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - December 2015**

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	44.19	98.88	97.05	75.99
<b>2 Lending / connected parties:</b>					
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			
<b>3 Asset Quality</b>					
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			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	5.72	(1.54)	2.10	4.98
4.2	Return on equity	12.94	(1.55)	2.16	6.84
4.3	Interest income / operating income	68.31	77.96	0.04	0.00
4.4	Non-interest income / operating income	31.69	22.04	99.96	100.00
4.5	Operating expenses / operating income	40.13	118.31	1.91	41.35
4.6	Non-interest income / operating expenses	78.96	18.63	5,228.09	241.86
4.7	Personnel expenses / operating expenses	46.99	40.55	52.61	0.00
4.8	Earning assets / average total assets	101.73	106.48	83.03	0.00
4.9	Non-interest expenses / operating income	34.21	118.31	1.91	41.35
4.10	Net operating income / average total assets	8.53	(1.54)	2.10	4.98
4.11	Operating expenses / average total assets	5.72	9.92	0.04	3.51
4.12	Interest Income / average earning assets	9.69	7.25	NOT APPLICABLE	
<b>5 Liquidity:</b>					
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.'