

HALF-YEAR FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
JUNE 2013

		TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL
1	Capital Adequacy:						
1.1	Capital and reserves / total assets	42.15	99.58	94.47	69.32	54.88	9.41
2	Lending / connected parties:						
2.1	Related party loans* / gross loans	4.87	NO RELATED PARTY LOANS				
2.2	Related party loans* / capital base	12.66					
2.3	Director exposure / related party loans*	10.14					
3	Asset Quality						
3.1	Total on-balance sheet assets / capital and reserves	246.46	100.42	105.85	144.26	188.09	1,063.35
3.2	Gross loans / gross assets	94.79	NO LOANS	No Loans		16.93	0.16
3.3	Large exposure / capital base	97.28		No Large Exposure			
3.4	Non-performing loans / gross loans	7.40		NOT APPLICABLE		44.79	48.26
3.5	Non-performing loans / gross assets	7.02				7.58	0.08
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	8.07				8.40	(0.36)
3.7	Non-performing loans / capital and reserves	17.30				14.26	0.83
3.8	Reserve for loan losses / non-performing loans	53.33		41.10	142.71		
4	Earnings and Profitability						
4.1	Return on assets	3.17	0.15	1.89	(0.59)	(1.50)	(1.05)
4.2	Return on equity	7.03	0.15	2.00	(0.84)	(2.96)	(23.20)
4.3	Interest income / operating income	70.97	69.57	0.00	11.11	22.97	0.93
4.4	Non-interest income / operating income	29.03	30.43	100.00	88.89	77.03	99.07
4.5	Operating expenses / operating income	37.25	96.62	22.08	122.22	127.03	183.72
4.6	Non-interest income / operating expenses	77.94	31.50	452.82	72.73	60.64	53.92
4.7	Personnel expenses / operating expenses	46.99	44.50	2.93	0.00	7.29	18.73
4.8	Earning assets / average total assets	107.60	84.13	82.32	0.00	17.23	0.08
4.9	Non-interest expenses / operating income	29.24	96.62	22.08	122.22	110.81	83.26
4.10	Net operating income / average total assets	4.36	0.15	1.89	(0.59)	(1.48)	(1.05)
4.11	Operating expenses / average total assets	2.59	4.18	0.54	3.24	6.96	2.29
4.12	Interest Income / average earning assets	4.97	3.55	NOT APPLICABLE		3.01	8.87
5	Liquidity:						
5.1	Liquid assets / gross assets	2.27	13.84	12.59	99.71	79.02	1.66

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