

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**March 2017**

		<b>TCGL</b>	<b>GUYAM</b>	<b>SIFCI</b>	<b>BSL</b>
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	47.45	99.51	96.73	19.62
<b>2 Lending / connected parties:</b>					
2.1	Related party loans* / gross loans	2.95	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	6.19			
2.3	Director exposure / related party loans*	29.17			
<b>3 Asset Quality</b>					
3.1	Total on-balance sheet assets / capital and reserves	219.92	100.49	103.38	509.60
3.2	Gross loans / gross assets	93.44	NO LOANS	No Loans	
3.3	Large exposure / capital base	115.85		No Large Exposure	
3.4	Non-performing loans / gross loans	13.93		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	13.01			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	19.45			
3.7	Non-performing loans / capital and reserves	28.62			
3.8	Reserve for loan losses / non-performing loans	32.06			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	0.97	0.10	0.09	2.27
4.2	Return on equity	2.01	0.11	0.09	7.78
4.3	Interest income / operating income	78.44	72.48	0.00	0.00
4.4	Non-interest income / operating income	21.56	27.52	100.00	100.00
4.5	Operating expenses / operating income	46.42	95.93	15.49	4.00
4.6	Non-interest income / operating expenses	46.46	28.69	645.66	2,500.00
4.7	Personnel expenses / operating expenses	57.70	40.45	41.78	0.00
4.8	Earning assets / average total assets	100.45	90.16	82.76	0.00
4.9	Non-interest expenses / operating income	40.59	95.93	15.49	4.00
4.10	Net operating income / average total assets	1.57	0.11	0.09	2.24
4.11	Operating expenses / average total assets	1.36	2.67	0.02	0.09
4.12	Interest Income / average earning assets	2.37	2.18	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1	Liquid assets / gross assets	3.24	5.70	4.59	23.36

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