

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
September 2013

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	43.99	99.37	94.51	69.39
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	2.57	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	6.61			
2.3	Director exposure / related party loans*	58.33			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	236.11	100.63	105.81	144.12
3.2	Gross loans / gross assets	93.09	NO LOANS	No Loans	
3.3	Large exposure / capital base	110.46		No Large Exposure	
3.4	Non-performing loans / gross loans	8.57		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	7.98			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	10.05			
3.7	Non-performing loans / capital and reserves	18.84			
3.8	Reserve for loan losses / non-performing loans	46.67			
4 Earnings and Profitability					
4.1	Return on assets	2.08	(0.36)	0.71	0.59
4.2	Return on equity	4.84	(0.36)	0.75	0.85
4.3	Interest income / operating income	68.73	84.34	0.00	33.33
4.4	Non-interest income / operating income	31.27	15.66	100.00	66.67
4.5	Operating expenses / operating income	26.22	120.48	1.93	66.67
4.6	Non-interest income / operating expenses	119.29	13.00	5,187.50	100.00
4.7	Personnel expenses / operating expenses	46.43	45.00	54.17	0.00
4.8	Earning assets / average total assets	99.10	84.58	79.35	0.00
4.9	Non-interest expenses / operating income	19.48	120.48	1.93	66.67
4.10	Net operating income / average total assets	2.73	(0.36)	0.71	0.59
4.11	Operating expenses / average total assets	0.97	2.10	0.01	1.17
4.12	Interest Income / average earning assets	2.55	1.74	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	4.12	13.24	10.89	100.00

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