

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
December 31, 2012

	TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL	
1 Capital Adequacy:							
1.1 Capital and reserves / Total Assets	48.53	98.96	94.08	70.59	46.51	2.87	
2 Lending / connected parties:							
2.1 Related party loans / gross loans	1.42	NO RELATED PARTY LOANS					
2.2 Related party loans / Capital base	2.85						
2.3 Director exposure / related party loans	94.12						
3 Asset Quality							
3.1 Total on-balance sheet assets / capital and reserves	215.25	101.05	106.29	141.67	223.77	3,491.89	
3.2 Gross loans / gross assets	91.17	NO LOANS	No Loans		62.83	0.12	
3.3 Large exposure / capital base	55.95		No Large Exposure				
3.4 Non-performing loans / gross loans	9.02		NOT APPLICABLE			10.21	33.33
3.5 Non-performing loans / gross assets	8.23					6.41	0.04
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	8.52					5.61	(8.11)
3.7 Non-performing loans / capital and reserves	17.70					14.35	1.35
3.8 Reserve for loan losses / non-performing loans	51.85				60.94	700.00	
4 Earnings and Profitability							
4.1 Return on assets	2.09	(0.23)	0.06	0.60	1.37	(0.41)	
4.2 Return on equity	4.10	(0.24)	0.06	0.85	3.30	(13.46)	
4.3 Interest income / operating income	51.28	73.53	0.89	50.00	93.49	0.70	
4.4 Non-interest income / operating income	48.72	26.47	99.11	50.00	6.51	99.30	
4.5 Operating expenses / operating income	48.88	110.78	17.86	0.00	66.00	175.35	
4.6 Non-interest income / operating expenses	99.67	23.89	555.00	0.00	9.86	56.63	
4.7 Personnel expenses / operating expenses	38.24	43.36	60.00	0.00	10.68	15.26	
4.8 Earning assets / average total assets	104.92	86.65	80.44	0.00	61.59	0.12	
4.9 Non-interest expenses / operating income	42.33	110.78	17.86	0.00	50.63	55.63	
4.10 Net operating income / average total assets	2.74	(0.23)	0.06	0.60	1.85	(0.41)	
4.11 Operating expenses / average total assets	2.62	2.39	0.01	0.00	3.59	0.96	
4.12 Interest Income / average earning assets	2.78	1.93	NOT APPLICABLE		7.70	3.33	
5 Liquidity:							
5.1 Liquid assets / gross assets	8.07	98.13	91.53	97.06	32.06	0.93	