

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
December 2014

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		44.26	98.83	96.86	69.62
2 Lending / connected parties:			NO RELATED PARTY LOANS		
2.1 Related party loans* / gross loans	3.17				
2.2 Related party loans* / capital base	8.53				
2.3 Director exposure / related party loans*	37.25				
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves	233.75	101.18	103.24	143.64	
3.2 Gross loans / gross assets	96.77	NO LOANS			
3.3 Large exposure / capital base	108.75				
3.4 Non-performing loans / gross loans	6.79				
3.5 Non-performing loans / gross assets	6.57				
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	7.53				
3.7 Non-performing loans / capital and reserves	15.35				
3.8 Reserve for loan losses / non-performing loans	50.98				
4 Earnings and Profitability					
4.1 Return on assets	2.85	(2.48)	0.17	0.43	
4.2 Return on equity	6.47	(2.50)	0.17	0.62	
4.3 Interest income / operating income	65.59	73.75	0.00	36.96	
4.4 Non-interest income / operating income	34.41	26.25	100.00	63.04	
4.5 Operating expenses / operating income	30.45	220.51	5.15	65.22	
4.6 Non-interest income / operating expenses	113.01	11.90	1,940.30	0.00	
4.7 Personnel expenses / operating expenses	55.68	28.29	53.73	0.00	
4.8 Earning assets / average total assets	102.83	90.42	85.40	0.00	
4.9 Non-interest expenses / operating income	24.37	220.51	5.15	65.22	
4.10 Net operating income / average total assets	3.50	(2.48)	0.17	0.43	
4.11 Operating expenses / average total assets	1.53	4.53	0.01	0.81	
4.12 Interest Income / average earning assets	3.26	1.73	NOT APPLICABLE		
5 Liquidity:					
5.1 Liquid assets / gross assets	1.76	9.39	7.52	96.31	

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