

**CUMULATIVE QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - December 2017**

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	52.14	98.55	96.70	65.74
<b>2 Lending / connected parties:</b>					
2.1	Related party loans* / gross loans	3.33	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	7.03			
2.3	Director exposure / related party loans*	34.02			
<b>3 Asset Quality</b>					
3.1	Total on-balance sheet assets / capital and reserves	203.24	101.48	103.41	152.11
3.2	Gross loans / gross assets	92.57	NO LOANS	No Loans	
3.3	Large exposure / capital base	115.53		No Large Exposure	
3.4	Non-performing loans / gross loans	13.13		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	12.16			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	13.26			
3.7	Non-performing loans / capital and reserves	24.71			
3.8	Reserve for loan losses / non-performing loans	46.32			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	5.98	0.52	2.81	23.62
4.2	Return on equity	11.86	0.53	2.91	37.35
4.3	Interest income / operating income	65.68	64.99	0.00	0.00
4.4	Non-interest income / operating income	34.32	35.01	100.00	100.00
4.5	Operating expenses / operating income	43.80	94.28	7.57	8.95
4.6	Non-interest income / operating expenses	78.36	37.14	1,320.95	1,117.78
4.7	Personnel expenses / operating expenses	45.09	38.41	11.81	0.00
4.8	Earning assets / average total assets	96.50	83.70	83.92	0.00
4.9	Non-interest expenses / operating income	39.19	94.28	7.57	8.95
4.10	Net operating income / average total assets	8.69	0.65	2.81	23.63
4.11	Operating expenses / average total assets	6.77	10.67	0.23	2.32
4.12	Interest Income / average earning assets	10.43	8.31	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1	Liquid assets / gross assets	3.81	13.86	0.55	99.76

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