

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

June 2015

	TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>				
1.1 Capital and reserves / total assets	45.66	99.51	97.03	62.17
<b>2 Lending / connected parties:</b>				
2.1 Related party loans* / gross loans	3.12	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base	7.00			
2.3 Director exposure / related party loans*	36.73			
<b>3 Asset Quality</b>				
3.1 Total on-balance sheet assets / capital and reserves	226.50	100.49	103.06	160.86
3.2 Gross loans / gross assets	93.04	NO LOANS	No Loans	
3.3 Large exposure / capital base	92.47		No Large Exposure	
3.4 Non-performing loans / gross loans	13.97		NOT APPLICABLE	
3.5 Non-performing loans / gross assets	13.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	21.97			
3.7 Non-performing loans / capital and reserves	29.44			
3.8 Reserve for loan losses / non-performing loans	25.37			
<b>4 Earnings and Profitability</b>				
4.1 Return on assets	1.31	(0.97)	1.30	3.18
4.2 Return on equity	2.88	(0.98)	1.35	5.56
4.3 Interest income / operating income	71.07	76.61	0.00	0.00
4.4 Non-interest income / operating income	28.93	23.39	100.00	100.00
4.5 Operating expenses / operating income	34.26	150.10	0.54	20.11
4.6 Non-interest income / operating expenses	84.43	15.58	18,538.10	497.30
4.7 Personnel expenses / operating expenses	57.38	36.63	75.71	0.00
4.8 Earning assets / average total assets	97.23	82.25	82.64	0.00
4.9 Non-interest expenses / operating income	27.29	150.10	0.54	20.11
4.10 Net operating income / average total assets	2.04	(0.97)	1.30	3.20
4.11 Operating expenses / average total assets	1.07	2.90	0.01	0.80
4.12 Interest Income / average earning assets	2.25	1.79	NOT APPLICABLE	
<b>5 Liquidity:</b>				
5.1 Liquid assets / gross assets	5.04	21.92	7.46	95.75

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