

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS

January - June 2015

| | TCGL | GUYAM | SIFCI | BSL |
|--|--------|------------------------|-------------------|--------|
| 1 Capital Adequacy: | | | | |
| 1.1 Capital and reserves / total assets | 45.66 | 99.51 | 97.03 | 62.17 |
| 2 Lending / connected parties: | | NO RELATED PARTY LOANS | | |
| 2.1 Related party loans* / gross loans | 3.12 | | | |
| 2.2 Related party loans* / capital base | 7.00 | | | |
| 2.3 Director exposure / related party loans* | 36.73 | | | |
| 3 Asset Quality | | | | |
| 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 | | | |
| 4 Earnings and Profitability | | | | |
| 4.1 Return on assets | 2.81 | (1.37) | 1.44 | 2.73 |
| 4.2 Return on equity | 6.26 | (1.39) | 1.48 | 4.17 |
| 4.3 Interest income / operating income | 73.03 | 75.39 | 0.00 | 0.00 |
| 4.4 Non-interest income / operating income | 26.97 | 24.61 | 100.00 | 100.00 |
| 4.5 Operating expenses / operating income | 33.54 | 135.48 | 1.50 | 51.54 |
| 4.6 Non-interest income / operating expenses | 80.41 | 18.17 | 6,666.61 | 194.02 |
| 4.7 Personnel expenses / operating expenses | 58.54 | 38.62 | 49.38 | 0.00 |
| 4.8 Earning assets / average total assets | 97.62 | 81.70 | 83.31 | 0.00 |
| 4.9 Non-interest expenses / operating income | 26.45 | 135.48 | 1.50 | 51.54 |
| 4.10 Net operating income / average total assets | 4.17 | (1.37) | 1.44 | 2.73 |
| 4.11 Operating expenses / average total assets | 2.11 | 5.25 | 0.02 | 2.91 |
| 4.12 Interest Income / average earning assets | 4.64 | 3.55 | NOT APPLICABLE | |
| 5 Liquidity: | | | | |
| 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.*'