

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
September 2015

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		44.37	99.48	97.04	80.35
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.34	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		7.96			
2.3 Director exposure / related party loans*		35.29			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		233.22	100.52	103.05	124.46
3.2 Gross loans / gross assets		92.06	NO LOANS	No Loans	
3.3 Large exposure / capital base		77.66		No Large Exposure	
3.4 Non-performing loans / gross loans		15.98		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		14.71			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		26.48			
3.7 Non-performing loans / capital and reserves		34.32			
3.8 Reserve for loan losses / non-performing loans		22.84			
4 Earnings and Profitability					
4.1 Return on assets		1.52	0.59	0.52	0.88
4.2 Return on equity		3.39	0.59	0.53	1.25
4.3 Interest income / operating income		65.15	80.15	0.16	0.00
4.4 Non-interest income / operating income		34.85	19.85	99.84	100.00
4.5 Operating expenses / operating income		32.17	74.44	1.83	25.53
4.6 Non-interest income / operating expenses		108.36	26.66	5,445.99	391.67
4.7 Personnel expenses / operating expenses		51.12	50.61	55.40	0.00
4.8 Earning assets / average total assets		94.98	101.10	82.66	0.00
4.9 Non-interest expenses / operating income		25.68	74.44	1.83	25.53
4.10 Net operating income / average total assets		2.26	0.61	0.52	0.91
4.11 Operating expenses / average total assets		1.07	1.78	0.01	0.31
4.12 Interest Income / average earning assets		2.25	2.26	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		5.68	6.43	7.81	82.97

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

