

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**December 2013**

	TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>				
1.1 Capital and reserves / total assets	46.54	98.89	94.51	70.04
<b>2 Lending / connected parties:</b>				
2.1 Related party loans* / gross loans	2.82	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base	7.52			
2.3 Director exposure / related party loans*	48.78			
<b>3 Asset Quality</b>				
3.1 Total on-balance sheet assets / capital and reserves	223.31	101.12	105.81	142.78
3.2 Gross loans / gross assets	97.85	NO LOANS	No Loans	
3.3 Large exposure / capital base	111.74		No Large Exposure	
3.4 Non-performing loans / gross loans	7.50		NOT APPLICABLE	
3.5 Non-performing loans / gross assets	7.34			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	7.97			
3.7 Non-performing loans / capital and reserves	16.39			
3.8 Reserve for loan losses / non-performing loans	51.38			
<b>4 Earnings and Profitability</b>				
4.1 Return on assets	3.23	0.63	0.03	1.48
4.2 Return on equity	7.14	0.63	0.04	2.12
4.3 Interest income / operating income	41.96	49.28	2.72	0.00
4.4 Non-interest income / operating income	58.04	50.72	97.28	100.00
4.5 Operating expenses / operating income	28.90	79.92	24.07	0.00
4.6 Non-interest income / operating expenses	200.81	63.47	404.07	0.00
4.7 Personnel expenses / operating expenses	57.37	47.15	58.82	0.00
4.8 Earning assets / average total assets	101.77	82.42	96.16	0.00
4.9 Non-interest expenses / operating income	23.75	79.92	24.07	0.00
4.10 Net operating income / average total assets	3.82	0.63	0.03	1.48
4.11 Operating expenses / average total assets	1.55	2.50	0.01	0.00
4.12 Interest Income / average earning assets	2.24	1.82	NOT APPLICABLE	
<b>5 Liquidity:</b>				
5.1 Liquid assets / gross assets	0.67	13.53	10.94	97.70

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

AMENDED