

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - December 2013

	TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:				
1.1 Capital and reserves / total assets	46.54	98.89	94.51	70.04
2 Lending / connected parties:		NO RELATED PARTY LOANS		
2.1 Related party loans* / gross loans	2.82			
2.2 Related party loans* / capital base	7.52			
2.3 Director exposure / related party loans*	48.78			
3 Asset Quality				
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			
4 Earnings and Profitability				
4.1 Return on assets	8.89	0.42	2.27	1.63
4.2 Return on equity	18.73	0.43	2.39	2.32
4.3 Interest income / operating income	60.47	65.60	0.05	17.31
4.4 Non-interest income / operating income	39.53	34.40	99.95	82.69
4.5 Operating expenses / operating income	31.82	95.50	17.43	73.08
4.6 Non-interest income / operating expenses	124.23	36.02	573.58	113.16
4.7 Personnel expenses / operating expenses	50.00	45.46	5.55	0.00
4.8 Earning assets / average total assets	109.01	81.97	99.26	0.00
4.9 Non-interest expenses / operating income	25.09	95.50	17.43	73.08
4.10 Net operating income / average total assets	11.39	0.42	2.27	1.63
4.11 Operating expenses / average total assets	5.32	8.93	0.48	4.42
4.12 Interest Income / average earning assets	10.09	7.23	NOT APPLICABLE	
5 Liquidity:				
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