

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
June 30, 2012

	TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL	
1 Capital Adequacy:							
1.1 Capital and reserves / Total Assets	63.51	99.37	94.03	65.63	46.32	3.78	
2 Lending / connected parties:							
2.1 Related party loans / gross loans	3.82	NO RELATED PARTY LOANS					
2.2 Related party loans / Capital base	6.61						
2.3 Director exposure / related party loans	97.06						
3 Asset Quality							
3.1 Total on-balance sheet assets / capital and reserves	166.73	100.63	106.35	152.38	223.53	2,747.06	
3.2 Gross loans / gross assets	97.16	NO LOANS	0.01	No Loans	71.49	3.60	
3.3 Large exposure / capital base	No Large Exposure		No Large Exposure		No Large Exposure		
3.4 Non-performing loans / gross loans	11.00		NOT APPLICABLE			32.02	97.03
3.5 Non-performing loans / gross assets	10.69					22.89	3.50
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	8.55					43.53	(5.88)
3.7 Non-performing loans / capital and reserves	17.82					51.18	96.08
3.8 Reserve for loan losses / non-performing loans	52.04			14.94	106.12		
4 Earnings and Profitability							
4.1 Return on assets	2.18	(1.64)	1.31	1.59	2.66	(0.80)	
4.2 Return on equity	3.21	(1.66)	1.39	2.38	6.04	(22.32)	
4.3 Interest income / operating income	64.45	84.04	0.00	14.29	31.04	1.92	
4.4 Non-interest income / operating income	35.55	15.96	100.00	85.71	68.96	98.08	
4.5 Operating expenses / operating income	34.27	184.04	27.64	28.57	60.78	303.85	
4.6 Non-interest income / operating expenses	103.73	8.67	361.80	300.00	113.46	32.28	
4.7 Personnel expenses / operating expenses	53.73	24.28	0.51	0.00	11.32	10.76	
4.8 Earning assets / average total assets	109.22	78.17	81.02	0.00	72.51	3.79	
4.9 Non-interest expenses / operating income	29.41	184.04	27.64	28.57	45.06	102.88	
4.10 Net operating income / average total assets	3.10	(1.64)	1.31	1.59	2.69	(0.80)	
4.11 Operating expenses / average total assets	1.62	3.60	0.50	0.63	4.16	1.19	
4.12 Interest Income / average earning assets	3.01	2.13	NOT APPLICABLE		2.78	0.20	
5 Liquidity:							
5.1 Liquid assets / gross assets	1.64	97.69	93.72	100.00	24.47	2.46	