

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
JUNE 2013

		TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL
1 Capital Adequacy:							
1.1	Capital and reserves / total assets	42.15	99.58	94.47	69.32	54.88	9.41
2 Lending / connected parties:							
2.1	Related party loans* / gross loans	4.87	NO RELATED PARTY LOANS				
2.2	Related party loans* / capital base	12.66					
2.3	Director exposure / related party loans*	10.14					
3 Asset Quality							
3.1	Total on-balance sheet assets / capital and reserves	246.46	100.42	105.85	144.26	188.09	1,063.35
3.2	Gross loans / gross assets	94.79	NO LOANS	No Loans		16.93	0.16
3.3	Large exposure / capital base	97.28		No Large Exposure			
3.4	Non-performing loans / gross loans	7.40		NOT APPLICABLE		44.79	48.26
3.5	Non-performing loans / gross assets	7.02				7.58	0.08
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	8.07				8.40	(0.36)
3.7	Non-performing loans / capital and reserves	17.30				14.26	0.83
3.8	Reserve for loan losses / non-performing loans	53.33		41.10	142.71		
4 Earnings and Profitability							
4.1	Return on assets	1.60	0.15	1.69	0.29	(2.78)	(1.63)
4.2	Return on equity	3.52	0.15	1.79	0.43	(5.01)	(15.03)
4.3	Interest income / operating income	69.46	75.79	0.00	0.00	29.73	0.86
4.4	Non-interest income / operating income	30.54	24.21	100.00	100.00	70.27	99.14
4.5	Operating expenses / operating income	36.82	111.58	23.13	83.33	349.55	208.38
4.6	Non-interest income / operating expenses	82.95	21.70	432.33	120.00	20.10	47.58
4.7	Personnel expenses / operating expenses	47.73	44.34	1.50	0.00	4.12	16.29
4.8	Earning assets / average total assets	106.76	84.13	80.28	0.00	17.21	0.19
4.9	Non-interest expenses / operating income	29.08	111.58	23.13	83.33	312.61	70.63
4.10	Net operating income / average total assets	2.22	(0.23)	1.69	0.29	(2.93)	(1.63)
4.11	Operating expenses / average total assets	1.29	2.21	0.51	1.47	4.10	3.13
4.12	Interest Income / average earning assets	2.42	1.78	NOT APPLICABLE		2.01	6.61
5 Liquidity:							
5.1	Liquid assets / gross assets	2.27	13.84	12.59	99.71	79.02	1.66

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