

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

		TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL
1	Capital Adequacy:						
1.1	Capital and reserves / total assets	46.67	98.96	94.38	67.65	55.98	12.80
2	Lending / connected parties:						
2.1	Related party loans* / gross loans	1.44	NO RELATED PARTY LOANS				
2.2	Related party loans* / capital base	3.05					
2.3	Director exposure / related party loans*	72.22					
3	Asset Quality						
3.1	Total on-balance sheet assets / capital and reserves	223.48	101.05	105.96	147.83	184.20	782.43
3.2	Gross loans / gross assets	92.06	NO LOANS	No Loans		16.65	0.35
3.3	Large exposure / capital base	55.76		No Large Exposure			
3.4	Non-performing loans / gross loans	8.30		NOT APPLICABLE		20.61	37.00
3.5	Non-performing loans / gross assets	7.64				3.43	0.13
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	7.88				0.74	0.04
3.7	Non-performing loans / capital and reserves	17.08				6.32	1.00
3.8	Reserve for loan losses / non-performing loans	53.85		88.24	95.95		
4	Earnings and Profitability						
4.1	Return on assets	1.64	0.40	0.16	(0.88)	1.42	(0.39)
4.2	Return on equity	3.45	0.40	0.16	(1.28)	2.76	(8.38)
4.3	Interest income / operating income	72.55	64.60	0.00	33.33	21.13	0.93
4.4	Non-interest income / operating income	27.45	35.40	100.00	66.67	78.87	99.07
4.5	Operating expenses / operating income	37.69	83.19	7.94	200.00	66.58	157.06
4.6	Non-interest income / operating expenses	72.83	42.55	1,259.09	33.33	118.45	63.08
4.7	Personnel expenses / operating expenses	46.24	44.68	59.09	0.00	11.81	21.89
4.8	Earning assets / average total assets	100.47	83.99	83.05	0.00	17.19	0.13
4.9	Non-interest expenses / operating income	29.41	83.19	7.94	200.00	56.02	95.72
4.10	Net operating income / average total assets	2.23	0.40	0.16	(0.88)	1.42	(0.39)
4.11	Operating expenses / average total assets	1.35	1.95	0.01	1.76	2.82	1.07
4.12	Interest Income / average earning assets	2.65	1.80	NOT APPLICABLE		2.17	4.00
5	Liquidity:						
5.1	Liquid assets / gross assets	2.65	13.72	11.09	100.00	49.34	1.36

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