

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
March 2014

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		47.41	99.25	96.66	67.36
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.55	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		9.17			
2.3 Director exposure / related party loans*		40.00			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		219.07	100.75	103.46	148.45
3.2 Gross loans / gross assets		93.69	NO LOANS	No Loans	
3.3 Large exposure / capital base		110.46		No Large Exposure	
3.4 Non-performing loans / gross loans		8.23		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		7.71			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		8.73			
3.7 Non-performing loans / capital and reserves		16.89			
3.8 Reserve for loan losses / non-performing loans		48.28			
4 Earnings and Profitability					
4.1 Return on assets		1.52	(0.29)	0.12	(0.63)
4.2 Return on equity		3.24	(0.29)	0.13	(0.91)
4.3 Interest income / operating income		75.56	72.62	100.00	0.00
4.4 Non-interest income / operating income		24.44	27.38	0.00	100.00
4.5 Operating expenses / operating income		32.68	113.08	1.53	161.11
4.6 Non-interest income / operating expenses		74.78	24.22	0.00	62.07
4.7 Personnel expenses / operating expenses		58.85	40.90	0.00	0.00
4.8 Earning assets / average total assets		98.72	86.32	96.64	0.00
4.9 Non-interest expenses / operating income		25.55	113.08	1.53	161.11
4.10 Net operating income / average total assets		2.11	(0.29)	0.12	(0.63)
4.11 Operating expenses / average total assets		1.03	2.48	0.00	1.65
4.12 Interest Income / average earning assets		2.36	1.86	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		4.87	10.96	6.90	97.49

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