

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**March 2015**

		<b>TCGL</b>	<b>GUYAM</b>	<b>SIFCI</b>	<b>BSL</b>
<b>1 Capital Adequacy:</b>					
1.1 Capital and reserves / total assets		45.40	98.84	96.91	52.55
<b>2 Lending / connected parties:</b>					
2.1 Related party loans* / gross loans		3.11	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		7.65			
2.3 Director exposure / related party loans*		37.57			
<b>3 Asset Quality</b>					
3.1 Total on-balance sheet assets / capital and reserves		211.79	101.17	103.19	190.30
3.2 Gross loans / gross assets		95.54	NO LOANS	No Loans	
3.3 Large exposure / capital base		101.02		No Large Exposure	
3.4 Non-performing loans / gross loans		5.44		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		5.20			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		3.97			
3.7 Non-performing loans / capital and reserves		11.00			
3.8 Reserve for loan losses / non-performing loans		63.94			
<b>4 Earnings and Profitability</b>					
4.1 Return on assets		1.50	(0.45)	0.12	(0.84)
4.2 Return on equity		3.35	(0.45)	0.12	(1.40)
4.3 Interest income / operating income		74.97	74.18	0.00	0.00
4.4 Non-interest income / operating income		25.03	25.82	100.00	100.00
4.5 Operating expenses / operating income		32.85	121.12	10.84	183.72
4.6 Non-interest income / operating expenses		76.22	21.31	922.35	54.43
4.7 Personnel expenses / operating expenses		59.69	41.03	36.64	0.00
4.8 Earning assets / average total assets		99.88	88.99	83.80	0.00
4.9 Non-interest expenses / operating income		25.64	121.12	10.84	183.72
4.10 Net operating income / average total assets		2.13	(0.45)	0.12	(0.84)
4.11 Operating expenses / average total assets		1.04	2.56	0.01	1.84
4.12 Interest Income / average earning assets		2.37	1.76	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1 Liquid assets / gross assets		3.05	8.17	7.54	66.82

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