

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

	TCGL	GUYAM	SIFCI	BSL	DFLSA	LFSL
1 Capital Adequacy:						
1.1 Capital and reserves / Total Assets	53.80	99.35	94.08	69.70	36.77	3.28
2 Lending / connected parties:						
2.1 Related party loans / gross loans	6.86	NO RELATED PARTY LOANS				
2.2 Related party loans / Capital base	14.20					
2.3 Director exposure / related party loans	30.14					
3 Asset Quality						
3.1 Total on-balance sheet assets / capital and reserves	194.66	100.65	106.30	143.48	281.82	3,051.76
3.2 Gross loans / gross assets	94.08	NO LOANS	No Loans		64.16	0.12
3.3 Large exposure / capital base	49.03		No Large Exposure			
3.4 Non-performing loans / gross loans	9.96		NOT APPLICABLE		28.07	0.00
3.5 Non-performing loans / gross assets	9.37				18.01	0.00
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	9.47				40.91	(7.06)
3.7 Non-performing loans / capital and reserves	18.24		50.76	0.00		
3.8 Reserve for loan losses / non-performing loans	48.11		19.40	0.00		
4 Earnings and Profitability						
4.1 Return on assets	3.07	(2.92)	0.76	6.77	(1.16)	(0.65)
4.2 Return on equity	5.29	(2.94)	0.81	10.00	(2.78)	(18.50)
4.3 Interest income / operating income	60.12	130.00	0.49	8.70	34.36	0.83
4.4 Non-interest income / operating income	39.88	(30.00)	99.51	91.30	65.64	99.17
4.5 Operating expenses / operating income	24.09	374.00	1.63	4.35	132.31	242.98
4.6 Non-interest income / operating expenses	165.55	(8.02)	6,110.00	2,100.00	49.61	40.82
4.7 Personnel expenses / operating expenses	49.58	22.46	60.00	0.00	11.82	11.90
4.8 Earning assets / average total assets	111.10	78.17	80.17	0.00	65.75	0.11
4.9 Non-interest expenses / operating income	19.03	374.00	1.63	4.35	110.77	72.73
4.10 Net operating income / average total assets	3.85	(2.92)	0.76	6.77	(1.16)	(0.65)
4.11 Operating expenses / average total assets	1.22	3.98	0.01	0.31	4.74	1.11
4.12 Interest Income / average earning assets	2.99	1.75	NOT APPLICABLE		1.75	0.19
5 Liquidity:						
5.1 Liquid assets / gross assets	4.86	98.06	91.51	90.91	31.27	0.27