

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

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		43.89	99.19	96.85	68.65
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.26	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		7.79			
2.3 Director exposure / related party loans*		37.00			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		236.07	100.82	103.25	145.67
3.2 Gross loans / gross assets		97.45	NO LOANS	No Loans	
3.3 Large exposure / capital base		101.94		No Large Exposure	
3.4 Non-performing loans / gross loans		7.25		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		7.06			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		8.45			
3.7 Non-performing loans / capital and reserves		16.67			
3.8 Reserve for loan losses / non-performing loans		49.32			
4 Earnings and Profitability					
4.1 Return on assets		2.07	(0.37)	0.49	0.49
4.2 Return on equity		4.59	(0.37)	0.51	0.71
4.3 Interest income / operating income		54.51	73.46	0.00	27.66
4.4 Non-interest income / operating income		45.49	26.54	100.00	72.34
4.5 Operating expenses / operating income		24.89	116.65	3.22	63.83
4.6 Non-interest income / operating expenses		182.77	22.75	3,104.58	113.33
4.7 Personnel expenses / operating expenses		51.41	41.00	60.00	0.00
4.8 Earning assets / average total assets		102.63	86.23	85.68	0.00
4.9 Non-interest expenses / operating income		18.43	116.65	3.22	63.83
4.10 Net operating income / average total assets		2.80	(0.37)	0.49	0.46
4.11 Operating expenses / average total assets		0.93	2.57	0.02	0.81
4.12 Interest Income / average earning assets		2.00	1.88	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		1.21	11.06	7.50	94.56

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