

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**September 2017**

		<b>TCGL</b>	<b>GUYAM</b>	<b>SIFCI</b>	<b>BSL</b>
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	48.80	99.21	96.69	83.32
<b>2 Lending / connected parties:</b>					
2.1	Related party loans* / gross loans	3.31	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	7.30			
2.3	Director exposure / related party loans*	35.29			
<b>3 Asset Quality</b>					
3.1	Total on-balance sheet assets / capital and reserves	214.16	100.80	103.42	120.02
3.2	Gross loans / gross assets	91.56	NO LOANS	No Loans	
3.3	Large exposure / capital base	119.11		No Large Exposure	
3.4	Non-performing loans / gross loans	12.84		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	11.76			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	15.94			
3.7	Non-performing loans / capital and reserves	25.18			
3.8	Reserve for loan losses / non-performing loans	36.71			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	2.39	0.91	0.62	0.84
4.2	Return on equity	4.94	0.91	0.64	3.54
4.3	Interest income / operating income	58.92	55.79	0.00	0.00
4.4	Non-interest income / operating income	41.08	44.21	100.00	100.00
4.5	Operating expenses / operating income	29.42	69.85	8.01	30.11
4.6	Non-interest income / operating expenses	139.61	63.29	1,248.44	332.08
4.7	Personnel expenses / operating expenses	56.38	40.77	12.66	0.00
4.8	Earning assets / average total assets	94.03	89.77	83.83	0.00
4.9	Non-interest expenses / operating income	25.53	69.85	8.01	30.11
4.10	Net operating income / average total assets	3.04	1.00	0.62	0.84
4.11	Operating expenses / average total assets	1.27	2.31	0.05	0.36
4.12	Interest Income / average earning assets	2.69	2.03	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1	Liquid assets / gross assets	4.83	7.97	0.83	80.94

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