

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - 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	5.34	0.02	2.07	3.54
4.2	Return on equity	11.83	0.02	2.14	5.11
4.3	Interest income / operating income	65.53	65.27	0.00	10.24
4.4	Non-interest income / operating income	34.47	34.73	100.00	89.76
4.5	Operating expenses / operating income	28.79	99.82	8.21	50.00
4.6	Non-interest income / operating expenses	119.73	34.79	1,217.75	179.53
4.7	Personnel expenses / operating expenses	55.96	42.06	8.95	0.00
4.8	Earning assets / average total assets	105.61	86.11	95.76	0.00
4.9	Non-interest expenses / operating income	21.80	99.82	8.21	50.00
4.10	Net operating income / average total assets	7.39	0.01	2.07	3.54
4.11	Operating expenses / average total assets	2.99	7.36	0.18	3.54
4.12	Interest Income / average earning assets	6.66	5.63	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.*'