

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2017

| | | TCGL | GUYAM | SIFCI | BSL |
|---------------------------------------|--|--------|------------------------|-------------------|--------|
| 1 Capital Adequacy: | | | | | |
| 1.1 | Capital and reserves / total assets | 48.80 | 99.21 | 96.69 | 83.32 |
| 2 Lending / connected parties: | | | | | |
| 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 | | | |
| 3 Asset Quality | | | | | |
| 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 | | | |
| 4 Earnings and Profitability | | | | | |
| 4.1 | Return on assets | 5.43 | 1.23 | 2.43 | 12.90 |
| 4.2 | Return on equity | 11.12 | 1.24 | 2.51 | 18.27 |
| 4.3 | Interest income / operating income | 67.85 | 67.85 | 0.00 | 0.00 |
| 4.4 | Non-interest income / operating income | 32.15 | 32.15 | 100.00 | 100.00 |
| 4.5 | Operating expenses / operating income | 34.46 | 84.34 | 6.49 | 16.18 |
| 4.6 | Non-interest income / operating expenses | 93.31 | 38.12 | 1,540.36 | 618.10 |
| 4.7 | Personnel expenses / operating expenses | 54.26 | 39.76 | 12.12 | 0.00 |
| 4.8 | Earning assets / average total assets | 96.93 | 88.81 | 83.92 | 0.00 |
| 4.9 | Non-interest expenses / operating income | 29.75 | 84.34 | 6.49 | 16.18 |
| 4.10 | Net operating income / average total assets | 7.39 | 1.34 | 2.43 | 12.90 |
| 4.11 | Operating expenses / average total assets | 3.88 | 7.21 | 0.17 | 2.49 |
| 4.12 | Interest Income / average earning assets | 7.95 | 6.34 | NOT APPLICABLE | |
| 5 Liquidity: | | | | | |
| 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.*'