

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**December 2016**

		<b>TCGL</b>	<b>GUYAM</b>	<b>SIFCI</b>	<b>BSL</b>
<b>1 Capital Adequacy:</b>					
1.1 Capital and reserves / total assets		48.75	98.85	96.73	59.99
<b>2 Lending / connected parties:</b>					
2.1 Related party loans* / gross loans		3.16	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		7.13			
2.3 Director exposure / related party loans*		31.25			
<b>3 Asset Quality</b>					
3.1 Total on-balance sheet assets / capital and reserves		214.51	101.16	103.38	166.70
3.2 Gross loans / gross assets		91.20	NO LOANS	No Loans	
3.3 Large exposure / capital base		114.25		No Large Exposure	
3.4 Non-performing loans / gross loans		16.68		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		15.21			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		23.27			
3.7 Non-performing loans / capital and reserves		32.63			
3.8 Reserve for loan losses / non-performing loans		28.70			
<b>4 Earnings and Profitability</b>					
4.1 Return on assets		1.62	(0.57)	0.16	0.00
4.2 Return on equity		3.42	(0.58)	0.16	0.00
4.3 Interest income / operating income		62.03	94.28	0.00	0.00
4.4 Non-interest income / operating income		37.97	5.72	100.00	100.00
4.5 Operating expenses / operating income		52.69	124.90	8.46	100.00
4.6 Non-interest income / operating expenses		72.06	4.58	1,181.77	100.00
4.7 Personnel expenses / operating expenses		40.29	46.33	56.20	0.00
4.8 Earning assets / average total assets		95.05	92.50	82.03	0.00
4.9 Non-interest expenses / operating income		48.45	124.90	8.46	100.00
4.10 Net operating income / average total assets		1.86	(0.57)	0.16	0.00
4.11 Operating expenses / average total assets		2.07	2.87	0.01	0.32
4.12 Interest Income / average earning assets		2.49	2.33	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1 Liquid assets / gross assets		5.49	3.37	5.31	59.71

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