

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - December 2014

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	44.26	98.83	96.86	69.62
2 Lending / connected parties:			NO RELATED PARTY LOANS		
2.1	Related party loans* / gross loans	3.17			
2.2	Related party loans* / capital base	8.53			
2.3	Director exposure / related party loans*	37.25			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	233.75	101.18	103.24	143.64
3.2	Gross loans / gross assets	96.77	NO LOANS		
3.3	Large exposure / capital base	108.75			
3.4	Non-performing loans / gross loans	6.79			
3.5	Non-performing loans / gross assets	6.57			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	7.53			
3.7	Non-performing loans / capital and reserves	15.35			
3.8	Reserve for loan losses / non-performing loans	50.98			
4 Earnings and Profitability					
4.1	Return on assets	7.48	(2.46)	2.25	3.98
4.2	Return on equity	16.50	(2.49)	2.34	5.70
4.3	Interest income / operating income	68.73	67.16	0.00	14.33
4.4	Non-interest income / operating income	31.27	32.84	100.00	85.67
4.5	Operating expenses / operating income	30.78	126.50	7.96	52.33
4.6	Non-interest income / operating expenses	101.58	25.96	1,255.77	163.69
4.7	Personnel expenses / operating expenses	55.52	36.74	11.28	0.00
4.8	Earning assets / average total assets	106.74	90.25	95.67	0.00
4.9	Non-interest expenses / operating income	23.78	126.50	7.96	52.33
4.10	Net operating income / average total assets	10.15	(2.46)	2.25	3.98
4.11	Operating expenses / average total assets	4.51	11.74	0.20	4.37
4.12	Interest Income / average earning assets	9.92	7.19	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	1.16	9.39	7.52	96.31