

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2015

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	44.37	99.48	97.04	80.35
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	3.34	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	7.96			
2.3	Director exposure / related party loans*	35.29			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	233.22	100.52	103.05	124.46
3.2	Gross loans / gross assets	92.06	NO LOANS	No Loans	
3.3	Large exposure / capital base	77.66		No Large Exposure	
3.4	Non-performing loans / gross loans	15.98		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	14.71			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	26.48			
3.7	Non-performing loans / capital and reserves	34.32			
3.8	Reserve for loan losses / non-performing loans	22.84			
4 Earnings and Profitability					
4.1	Return on assets	4.38	(0.59)	1.95	4.05
4.2	Return on equity	9.88	(0.60)	2.02	5.42
4.3	Interest income / operating income	70.29	77.73	0.04	0.00
4.4	Non-interest income / operating income	29.71	22.27	99.96	100.00
4.5	Operating expenses / operating income	33.06	109.99	1.59	47.25
4.6	Non-interest income / operating expenses	89.84	20.24	6,292.91	211.63
4.7	Personnel expenses / operating expenses	56.06	42.08	51.13	0.00
4.8	Earning assets / average total assets	95.73	107.26	83.09	0.00
4.9	Non-interest expenses / operating income	26.18	109.99	1.59	47.25
4.10	Net operating income / average total assets	6.49	(0.59)	1.95	4.05
4.11	Operating expenses / average total assets	3.21	6.54	0.03	3.63
4.12	Interest Income / average earning assets	6.93	5.12	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	5.68	6.43	7.81	82.97

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

