

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2013

		TCGL	GUYAM	SIFCI	BSL
1	Capital Adequacy:				
1.1	Capital and reserves / total assets	43.99	99.37	94.51	69.39
2	Lending / connected parties:				
2.1	Related party loans* / gross loans	2.57	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	6.61			
2.3	Director exposure / related party loans*	58.33			
3	Asset Quality				
3.1	Total on-balance sheet assets / capital and reserves	236.11	100.63	105.81	144.12
3.2	Gross loans / gross assets	93.09	NO LOANS	No Loans	
3.3	Large exposure / capital base	110.46		No Large Exposure	
3.4	Non-performing loans / gross loans	8.57		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	7.98			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	10.05			
3.7	Non-performing loans / capital and reserves	18.84			
3.8	Reserve for loan losses / non-performing loans	46.67			
4	Earnings and Profitability				
4.1	Return on assets	5.39	(0.21)	2.62	0.00
4.2	Return on equity	11.69	(0.21)	2.78	0.00
4.3	Interest income / operating income	70.16	73.79	0.00	20.00
4.4	Non-interest income / operating income	29.84	26.21	100.00	80.00
4.5	Operating expenses / operating income	33.24	103.45	17.32	100.00
4.6	Non-interest income / operating expenses	89.78	25.33	577.41	80.00
4.7	Personnel expenses / operating expenses	46.83	44.67	4.28	0.00
4.8	Earning assets / average total assets	105.80	84.22	82.05	0.00
4.9	Non-interest expenses / operating income	25.70	103.45	17.32	100.00
4.10	Net operating income / average total assets	7.26	(0.21)	2.62	0.00
4.11	Operating expenses / average total assets	3.62	6.27	0.55	4.39
4.12	Interest Income / average earning assets	7.77	5.27	NOT APPLICABLE	
5	Liquidity:				
5.1	Liquid assets / gross assets	4.12	13.24	10.89	100.00

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