

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**December 2018**

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	57.14	98.79	97.12	57.40
<b>2 Lending / connected parties:</b>					
2.1	Related party loans* / gross loans	5.87	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	10.73			
2.3	Director exposure / related party loans*	58.33			
<b>3 Asset Quality</b>					
3.1	Total on-balance sheet assets / capital and reserves	186.19	101.22	102.97	174.20
3.2	Gross loans / gross assets	86.13	NO LOANS	No Loans	
3.3	Large exposure / capital base	80.48		No Large Exposure	
3.4	Non-performing loans / gross loans	12.12		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	10.43			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	8.23			
3.7	Non-performing loans / capital and reserves	19.43			
3.8	Reserve for loan losses / non-performing loans	57.64			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	1.53	(0.48)	0.58	(1.74)
4.2	Return on equity	2.77	(0.49)	0.60	(2.66)
4.3	Interest income / operating income	53.53	76.61	0.00	0.00
4.4	Non-interest income / operating income	46.47	23.39	100.00	100.00
4.5	Operating expenses / operating income	45.36	118.70	8.30	118.44
4.6	Non-interest income / operating expenses	102.46	19.70	1,204.41	84.43
4.7	Personnel expenses / operating expenses	50.32	53.73	12.51	0.00
4.8	Earning assets / average total assets	90.39	89.67	83.77	0.00
4.9	Non-interest expenses / operating income	43.06	118.70	8.30	118.44
4.10	Net operating income / average total assets	2.24	(0.48)	0.58	(1.74)
4.11	Operating expenses / average total assets	1.86	3.05	0.05	11.15
4.12	Interest Income / average earning assets	2.43	2.22	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1	Liquid assets / gross assets	8.82	5.09	0.48	99.74

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

