

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
June 2018

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		51.56	99.41	97.10	62.36
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		4.13	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		8.21			
2.3 Director exposure / related party loans*		44.06			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		205.88	100.59	102.99	160.37
3.2 Gross loans / gross assets		91.43	NO LOANS	No Loans	
3.3 Large exposure / capital base		109.49		No Large Exposure	
3.4 Non-performing loans / gross loans		24.92		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		22.78			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		34.97			
3.7 Non-performing loans / capital and reserves		46.91			
3.8 Reserve for loan losses / non-performing loans		25.44			
4 Earnings and Profitability					
4.1 Return on assets		1.78	1.80	1.65	0.86
4.2 Return on equity		3.41	1.81	1.70	1.66
4.3 Interest income / operating income		58.48	60.31	0.00	0.00
4.4 Non-interest income / operating income		41.52	39.69	100.00	100.00
4.5 Operating expenses / operating income		37.57	54.39	3.90	39.60
4.6 Non-interest income / operating expenses		110.51	72.98	2,564.08	252.50
4.7 Personnel expenses / operating expenses		50.12	53.26	9.93	0.00
4.8 Earning assets / average total assets		96.55	91.78	84.35	0.00
4.9 Non-interest expenses / operating income		34.06	54.39	3.90	39.60
4.10 Net operating income / average total assets		2.30	1.80	1.65	0.86
4.11 Operating expenses / average total assets		1.38	2.14	0.07	0.57
4.12 Interest Income / average earning assets		2.22	2.58	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		4.02	5.36	0.50	99.71

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

