

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
June 2019

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		49.51	99.36	98.15	64.79
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		6.71	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		13.48			
2.3 Director exposure / related party loans*		69.08			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		213.47	100.64	101.88	154.34
3.2 Gross loans / gross assets		87.77	NO LOANS	No Loans	
3.3 Large exposure / capital base		100.33		No Large Exposure	
3.4 Non-performing loans / gross loans		11.19		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		9.82			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		9.47			
3.7 Non-performing loans / capital and reserves		20.97			
3.8 Reserve for loan losses / non-performing loans		54.83			
4 Earnings and Profitability					
4.1 Return on assets		1.90	(2.93)	1.38	1.28
4.2 Return on equity		3.74	(2.96)	1.41	1.89
4.3 Interest income / operating income		57.93	42.96	0.00	0.00
4.4 Non-interest income / operating income		42.07	57.04	100.00	100.00
4.5 Operating expenses / operating income		34.79	209.72	22.44	170.03
4.6 Non-interest income / operating expenses		120.94	27.20	445.73	58.81
4.7 Personnel expenses / operating expenses		45.48	27.39	1.30	0.00
4.8 Earning assets / average total assets		93.28	92.87	93.59	0.00
4.9 Non-interest expenses / operating income		31.36	209.72	22.44	170.03
4.10 Net operating income / average total assets		2.48	(2.61)	1.38	(1.28)
4.11 Operating expenses / average total assets		1.32	4.99	0.40	3.12
4.12 Interest Income / average earning assets		2.37	1.09	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		1.73	3.46	0.67	71.48

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