

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - June 2017

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	48.01	99.29	96.07	13.65
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	3.42	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	6.95			
2.3	Director exposure / related party loans*	35.85			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	217.26	100.71	104.09	732.85
3.2	Gross loans / gross assets	87.96	NO LOANS	No Loans	
3.3	Large exposure / capital base	110.55		No Large Exposure	
3.4	Non-performing loans / gross loans	12.87		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	11.32			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	15.64			
3.7	Non-performing loans / capital and reserves	24.59			
3.8	Reserve for loan losses / non-performing loans	36.41			
4 Earnings and Profitability					
4.1	Return on assets	2.89	0.33	1.81	3.19
4.2	Return on equity	5.98	0.34	1.88	14.84
4.3	Interest income / operating income	73.66	75.32	0.00	0.00
4.4	Non-interest income / operating income	26.34	24.68	100.00	100.00
4.5	Operating expenses / operating income	37.74	93.31	5.96	11.65
4.6	Non-interest income / operating expenses	69.80	26.44	1,676.78	858.73
4.7	Personnel expenses / operating expenses	53.19	39.33	11.87	0.00
4.8	Earning assets / average total assets	95.14	90.91	81.46	0.00
4.9	Non-interest expenses / operating income	32.50	93.31	5.96	11.65
4.10	Net operating income / average total assets	4.15	0.35	1.81	3.18
4.11	Operating expenses / average total assets	2.51	4.95	0.11	0.42
4.12	Interest Income / average earning assets	5.21	4.30	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	8.99	4.76	4.32	(0.93)

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