

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - 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	3.53	(2.97)	1.64	(3.87)
4.2	Return on equity	6.66	(3.00)	1.68	(6.36)
4.3	Interest income / operating income	58.92	43.60	0.00	0.00
4.4	Non-interest income / operating income	41.08	56.40	100.00	100.00
4.5	Operating expenses / operating income	38.68	156.20	23.08	255.75
4.6	Non-interest income / operating expenses	106.19	36.11	433.23	39.10
4.7	Personnel expenses / operating expenses	50.45	35.83	2.26	0.00
4.8	Earning assets / average total assets	98.90	91.51	103.06	0.00
4.9	Non-interest expenses / operating income	35.32	156.20	23.08	255.75
4.10	Net operating income / average total assets	4.66	(2.65)	1.64	(3.87)
4.11	Operating expenses / average total assets	2.94	7.38	0.49	6.35
4.12	Interest Income / average earning assets	4.82	2.21	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.*'

