

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2018

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	53.23	99.16	97.10	75.38
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	6.03	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	10.98			
2.3	Director exposure / related party loans*	58.47			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	199.36	100.84	102.98	132.67
3.2	Gross loans / gross assets	82.45	NO LOANS	No Loans	
3.3	Large exposure / capital base	81.56		No Large Exposure	
3.4	Non-performing loans / gross loans	22.05		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	18.18			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	24.73			
3.7	Non-performing loans / capital and reserves	36.24			
3.8	Reserve for loan losses / non-performing loans	31.77			
4 Earnings and Profitability					
4.1	Return on assets	5.10	3.09	2.11	1.07
4.2	Return on equity	9.69	3.13	2.18	1.52
4.3	Interest income / operating income	60.08	66.55	0.00	0.00
4.4	Non-interest income / operating income	39.92	33.45	100.00	100.00
4.5	Operating expenses / operating income	37.81	69.96	8.01	78.75
4.6	Non-interest income / operating expenses	105.58	47.82	1,248.46	126.99
4.7	Personnel expenses / operating expenses	53.45	46.25	11.20	0.00
4.8	Earning assets / average total assets	87.04	86.74	87.01	0.00
4.9	Non-interest expenses / operating income	34.29	69.96	8.01	78.75
4.10	Net operating income / average total assets	6.68	3.09	2.11	1.07
4.11	Operating expenses / average total assets	4.06	7.20	0.18	3.95
4.12	Interest Income / average earning assets	6.90	8.09	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	12.60	4.99	0.31	99.65

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

