

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2019

		TCGL	GUYAM	SIFCI	BSL
1	Capital Adequacy:				
1.1	Capital and reserves / total assets	51.05	97.66	98.17	69.71
2	Lending / connected parties:				
2.1	Related party loans* / gross loans	6.79	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	13.25			
2.3	Director exposure / related party loans*	69.21			
3	Asset Quality				
3.1	Total on-balance sheet assets / capital and reserves	206.92	102.40	101.86	143.45
3.2	Gross loans / gross assets	84.37	NO LOANS	No Loans	
3.3	Large exposure / capital base	100.91		No Large Exposure	
3.4	Non-performing loans / gross loans	12.60		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	10.63			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	10.97			
3.7	Non-performing loans / capital and reserves	22.00			
3.8	Reserve for loan losses / non-performing loans	50.13			
4	Earnings and Profitability				
4.1	Return on assets	5.73	4.09	2.67	(4.07)
4.2	Return on equity	10.63	4.16	2.73	(6.49)
4.3	Interest income / operating income	56.32	44.49	0.00	0.00
4.4	Non-interest income / operating income	43.68	55.51	100.00	100.00
4.5	Operating expenses / operating income	37.65	141.97	16.67	165.79
4.6	Non-interest income / operating expenses	116.00	39.10	600.06	60.32
4.7	Personnel expenses / operating expenses	52.18	36.95	3.15	0.00
4.8	Earning assets / average total assets	95.53	79.07	103.53	0.00
4.9	Non-interest expenses / operating income	34.16	141.97	16.67	165.79
4.10	Net operating income / average total assets	7.35	(3.38)	2.67	(4.10)
4.11	Operating expenses / average total assets	4.44	11.44	0.53	10.32
4.12	Interest Income / average earning assets	7.30	4.11	NOT APPLICABLE	
5	Liquidity:				
5.1	Liquid assets / gross assets	5.37	13.56	0.36	83.29

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