

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
December 2016

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	48.75	98.85	96.73	59.99
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	3.16	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	7.13			
2.3	Director exposure / related party loans*	31.25			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	214.51	101.16	103.38	166.70
3.2	Gross loans / gross assets	91.20	NO LOANS	No Loans	
3.3	Large exposure / capital base	114.25		No Large Exposure	
3.4	Non-performing loans / gross loans	16.68		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	15.21			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	23.27			
3.7	Non-performing loans / capital and reserves	32.63			
3.8	Reserve for loan losses / non-performing loans	28.70			
4 Earnings and Profitability					
4.1	Return on assets	1.62	(0.57)	0.16	0.00
4.2	Return on equity	3.42	(0.58)	0.16	0.00
4.3	Interest income / operating income	62.03	94.28	0.00	0.00
4.4	Non-interest income / operating income	37.97	5.72	100.00	100.00
4.5	Operating expenses / operating income	52.69	124.90	8.46	100.00
4.6	Non-interest income / operating expenses	72.06	4.58	1,181.77	100.00
4.7	Personnel expenses / operating expenses	40.29	46.33	56.20	0.00
4.8	Earning assets / average total assets	95.05	92.50	82.03	0.00
4.9	Non-interest expenses / operating income	48.45	124.90	8.46	100.00
4.10	Net operating income / average total assets	1.86	(0.57)	0.16	0.00
4.11	Operating expenses / average total assets	2.07	2.87	0.01	0.32
4.12	Interest Income / average earning assets	2.49	2.33	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	5.49	3.37	5.31	59.71

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