

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
December 2017

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		52.14	98.55	96.70	65.74
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.33	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		7.03			
2.3 Director exposure / related party loans*		34.02			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		203.24	101.48	103.41	152.11
3.2 Gross loans / gross assets		92.57	NO LOANS	No Loans	
3.3 Large exposure / capital base		115.53		No Large Exposure	
3.4 Non-performing loans / gross loans		13.13		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		12.16			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		13.26			
3.7 Non-performing loans / capital and reserves		24.71			
3.8 Reserve for loan losses / non-performing loans		46.32			
4 Earnings and Profitability					
4.1 Return on assets		0.39	(0.70)	0.39	14.31
4.2 Return on equity		0.77	(0.70)	0.40	19.70
4.3 Interest income / operating income		59.16	56.52	0.00	0.00
4.4 Non-interest income / operating income		40.84	43.48	100.00	100.00
4.5 Operating expenses / operating income		71.87	123.88	13.74	2.53
4.6 Non-interest income / operating expenses		56.83	35.10	727.77	3,960.00
4.7 Personnel expenses / operating expenses		31.86	35.65	10.91	0.00
4.8 Earning assets / average total assets		95.91	84.24	83.83	0.00
4.9 Non-interest expenses / operating income		67.57	123.88	13.74	2.53
4.10 Net operating income / average total assets		1.08	(0.69)	0.39	14.31
4.11 Operating expenses / average total assets		2.76	3.56	0.06	0.37
4.12 Interest Income / average earning assets		2.33	1.88	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		3.81	13.86	0.55	99.76

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