

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

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		48.01	99.29	96.07	13.65
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.42	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		6.95			
2.3 Director exposure / related party loans*		35.85			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		217.26	100.71	104.09	732.85
3.2 Gross loans / gross assets		87.96	NO LOANS	No Loans	
3.3 Large exposure / capital base		110.55		No Large Exposure	
3.4 Non-performing loans / gross loans		12.87		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		11.32			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		15.64			
3.7 Non-performing loans / capital and reserves		24.59			
3.8 Reserve for loan losses / non-performing loans		36.41			
4 Earnings and Profitability					
4.1 Return on assets		1.89	0.23	1.71	1.14
4.2 Return on equity		3.95	0.23	1.77	7.14
4.3 Interest income / operating income		69.95	78.45	0.00	0.00
4.4 Non-interest income / operating income		30.05	21.55	100.00	100.00
4.5 Operating expenses / operating income		31.01	90.38	5.41	19.18
4.6 Non-interest income / operating expenses		96.91	23.84	1,846.91	521.43
4.7 Personnel expenses / operating expenses		47.96	37.98	6.90	0.00
4.8 Earning assets / average total assets		92.97	92.12	80.87	0.00
4.9 Non-interest expenses / operating income		26.23	90.38	5.41	19.18
4.10 Net operating income / average total assets		2.53	0.25	1.71	1.14
4.11 Operating expenses / average total assets		1.14	2.31	0.10	0.27
4.12 Interest Income / average earning assets		2.69	2.19	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		8.99	4.76	4.32	(0.93)

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