

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
March 2018

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		52.95	98.90	96.94	44.47
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		3.32	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		6.89			
2.3 Director exposure / related party loans*		33.17			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		200.20	101.11	103.16	224.85
3.2 Gross loans / gross assets		90.70	NO LOANS	No Loans	
3.3 Large exposure / capital base		114.92		No Large Exposure	
3.4 Non-performing loans / gross loans		20.20		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		18.32			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		25.35			
3.7 Non-performing loans / capital and reserves		36.69			
3.8 Reserve for loan losses / non-performing loans		30.90			
4 Earnings and Profitability					
4.1 Return on assets		0.50	0.02	0.32	0.12
4.2 Return on equity		0.95	0.02	0.33	0.23
4.3 Interest income / operating income		66.00	79.31	0.00	0.00
4.4 Non-interest income / operating income		34.00	20.69	100.00	100.00
4.5 Operating expenses / operating income		51.45	99.68	15.54	93.57
4.6 Non-interest income / operating expenses		66.08	20.75	643.53	106.87
4.7 Personnel expenses / operating expenses		55.45	37.16	11.83	0.00
4.8 Earning assets / average total assets		96.56	92.30	87.30	0.00
4.9 Non-interest expenses / operating income		46.40	99.68	15.54	93.57
4.10 Net operating income / average total assets		1.21	0.01	0.32	0.12
4.11 Operating expenses / average total assets		1.29	2.85	0.06	1.78
4.12 Interest Income / average earning assets		1.69	2.57	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		5.23	4.21	0.34	73.35

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

