

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

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		45.86	99.36	96.72	69.54
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		2.99	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		7.19			
2.3 Director exposure / related party loans*		33.33			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		227.34	100.65	103.39	143.80
3.2 Gross loans / gross assets		94.67	NO LOANS	No Loans	
3.3 Large exposure / capital base		116.97		No Large Exposure	
3.4 Non-performing loans / gross loans		16.16		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		15.30			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		25.47			
3.7 Non-performing loans / capital and reserves		34.77			
3.8 Reserve for loan losses / non-performing loans		26.76			
4 Earnings and Profitability					
4.1 Return on assets		2.24	0.50	0.68	(0.13)
4.2 Return on equity		4.95	0.50	0.70	(0.20)
4.3 Interest income / operating income		56.93	66.37	0.00	0.00
4.4 Non-interest income / operating income		43.07	33.63	100.00	100.00
4.5 Operating expenses / operating income		29.37	81.12	1.27	115.38
4.6 Non-interest income / operating expenses		146.64	41.46	7,893.97	86.67
4.7 Personnel expenses / operating expenses		54.31	40.00	47.84	0.00
4.8 Earning assets / average total assets		100.44	93.96	83.22	0.00
4.9 Non-interest expenses / operating income		24.81	81.12	1.27	115.38
4.10 Net operating income / average total assets		2.85	0.50	0.68	(0.13)
4.11 Operating expenses / average total assets		1.19	2.15	0.01	0.98
4.12 Interest Income / average earning assets		2.32	1.91	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		1.88	4.57	5.40	53.30

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

