

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - 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	4.65	1.21	2.33	11.79
4.2	Return on equity	10.33	1.22	2.40	16.27
4.3	Interest income / operating income	67.41	69.02	0.00	0.00
4.4	Non-interest income / operating income	32.59	30.98	100.00	100.00
4.5	Operating expenses / operating income	37.56	84.76	1.51	25.75
4.6	Non-interest income / operating expenses	86.78	36.55	6,615.51	388.41
4.7	Personnel expenses / operating expenses	50.88	37.51	43.97	0.00
4.8	Earning assets / average total assets	98.22	94.05	78.61	0.00
4.9	Non-interest expenses / operating income	32.20	84.76	1.51	25.75
4.10	Net operating income / average total assets	6.57	1.21	2.33	11.79
4.11	Operating expenses / average total assets	3.95	6.74	0.04	4.09
4.12	Interest Income / average earning assets	7.12	5.98	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.*'

