

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
December 2019

		TCGL	GUYAM	SIFCI	BSL
1	Capital Adequacy:				
1.1	Capital and reserves / total assets	53.95	97.40	98.17	57.10
2	Lending / connected parties:				
2.1	Related party loans* / gross loans	6.55	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	12.92			
2.3	Director exposure / related party loans*	69.86			
3	Asset Quality				
3.1	Total on-balance sheet assets / capital and reserves	196.01	102.67	101.86	175.14
3.2	Gross loans / gross assets	87.01	NO LOANS	No Loans	
3.3	Large exposure / capital base	103.23		No Large Exposure	
3.4	Non-performing loans / gross loans	9.68		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	8.42			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	5.84			
3.7	Non-performing loans / capital and reserves	16.50			
3.8	Reserve for loan losses / non-performing loans	64.59			
4	Earnings and Profitability				
4.1	Return on assets	1.78	0.91	0.13	(0.39)
4.2	Return on equity	3.40	0.94	0.13	(0.61)
4.3	Interest income / operating income	56.33	35.77	0.00	0.00
4.4	Non-interest income / operating income	43.67	64.23	100.00	100.00
4.5	Operating expenses / operating income	43.44	92.22	23.24	112.19
4.6	Non-interest income / operating expenses	100.51	69.64	430.37	89.14
4.7	Personnel expenses / operating expenses	52.70	40.66	12.40	0.00
4.8	Earning assets / average total assets	91.71	84.22	86.85	0.00
4.9	Non-interest expenses / operating income	40.25	92.22	23.24	112.19
4.10	Net operating income / average total assets	2.26	0.91	0.13	(0.39)
4.11	Operating expenses / average total assets	1.74	10.83	0.04	3.55
4.12	Interest Income / average earning assets	2.47	5.16	NOT APPLICABLE	
5	Liquidity:				
5.1	Liquid assets / gross assets	2.69	15.61	0.29	59.36

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

