

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - December 2018

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		57.14	98.79	97.12	57.40
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		5.87	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		10.73			
2.3 Director exposure / related party loans*		58.33			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		186.19	101.22	102.97	174.20
3.2 Gross loans / gross assets		86.13	NO LOANS	No Loans	
3.3 Large exposure / capital base		80.48		No Large Exposure	
3.4 Non-performing loans / gross loans		12.12		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		10.43			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		8.23			
3.7 Non-performing loans / capital and reserves		19.43			
3.8 Reserve for loan losses / non-performing loans		57.64			
4 Earnings and Profitability					
4.1 Return on assets		6.72	(6.85)	2.71	(0.56)
4.2 Return on equity		12.32	(6.94)	2.80	(0.91)
4.3 Interest income / operating income		58.32	68.54	0.00	0.00
4.4 Non-interest income / operating income		41.68	31.46	100.00	100.00
4.5 Operating expenses / operating income		39.84	79.59	8.08	104.43
4.6 Non-interest income / operating expenses		104.63	39.53	1,238.32	95.76
4.7 Personnel expenses / operating expenses		52.49	48.46	11.49	0.00
4.8 Earning assets / average total assets		89.16	90.69	86.74	0.00
4.9 Non-interest expenses / operating income		36.65	79.59	8.08	104.43
4.10 Net operating income / average total assets		9.03	2.68	2.71	(0.56)
4.11 Operating expenses / average total assets		5.98	10.47	0.24	13.24
4.12 Interest Income / average earning assets		9.15	10.28	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		8.82	5.09	0.48	99.74

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

