

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - June 2018

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	51.56	99.41	97.10	62.36
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	4.13	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	8.21			
2.3	Director exposure / related party loans*	44.06			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	205.88	100.59	102.99	160.37
3.2	Gross loans / gross assets	91.43	NO LOANS	No Loans	
3.3	Large exposure / capital base	109.49		No Large Exposure	
3.4	Non-performing loans / gross loans	24.92		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	22.78			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	34.97			
3.7	Non-performing loans / capital and reserves	46.91			
3.8	Reserve for loan losses / non-performing loans	25.44			
4 Earnings and Profitability					
4.1	Return on assets	2.64	1.80	2.02	1.14
4.2	Return on equity	5.10	1.82	2.09	1.77
4.3	Interest income / operating income	63.63	68.27	0.00	0.00
4.4	Non-interest income / operating income	36.37	31.73	100.00	100.00
4.5	Operating expenses / operating income	40.88	73.36	5.92	70.95
4.6	Non-interest income / operating expenses	88.96	43.25	1,688.11	140.94
4.7	Personnel expenses / operating expenses	52.71	44.13	10.78	0.00
4.8	Earning assets / average total assets	96.27	91.51	87.12	0.00
4.9	Non-interest expenses / operating income	36.97	73.36	5.92	70.95
4.10	Net operating income / average total assets	3.88	1.80	2.02	1.12
4.11	Operating expenses / average total assets	2.68	4.96	0.13	2.74
4.12	Interest Income / average earning assets	4.25	5.29	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	4.02	5.36	0.50	99.71

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

