

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

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	52.18	98.57	97.84	71.39
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	5.14	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	10.59			
2.3	Director exposure / related party loans*	58.41			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	202.50	101.45	102.21	140.07
3.2	Gross loans / gross assets	86.65	NO LOANS	No Loans	
3.3	Large exposure / capital base	103.45		No Large Exposure	
3.4	Non-performing loans / gross loans	10.82		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	9.38			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	8.12			
3.7	Non-performing loans / capital and reserves	18.99			
3.8	Reserve for loan losses / non-performing loans	57.26			
4 Earnings and Profitability					
4.1	Return on assets	1.51	(0.08)	0.13	(2.84)
4.2	Return on equity	2.78	(0.08)	0.14	(4.46)
4.3	Interest income / operating income	60.05	44.23	0.00	0.00
4.4	Non-interest income / operating income	39.95	55.77	100.00	100.00
4.5	Operating expenses / operating income	43.10	103.36	30.34	413.69
4.6	Non-interest income / operating expenses	92.69	53.96	329.64	24.17
4.7	Personnel expenses / operating expenses	54.95	52.73	10.14	0.00
4.8	Earning assets / average total assets	97.77	92.34	97.52	0.00
4.9	Non-interest expenses / operating income	39.80	103.36	30.34	413.69
4.10	Net operating income / average total assets	2.03	(0.08)	0.13	(2.84)
4.11	Operating expenses / average total assets	1.54	2.42	0.06	3.74
4.12	Interest Income / average earning assets	2.32	1.11	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	2.75	4.32	0.41	81.47

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

