CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January -June 2021

		TCGL	GUYAM	SIFCI	BSL
1	**Capital Adequacy:**				
1.1	Capital and reserves / total assets	48.69	97.54	98.60	89.89
2	**Lending / connected parties:**				
2.1	Related party loans* / gross loans	4.70	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	9.37			
2.3	Director exposure / related party loans*	77.44			
3	**Asset Quality**				
3.1	Total on-balance sheet assets / capital and reserves	215.19	102.52	101.42	111.25
3.2	Gross loans / gross assets	87.05		No Loans	
3.3	Large exposure / capital base	98.21		No Large Exposure	
3.4	Non-performing loans / gross loans	7.23	NO LOANS	NOT APPLICABLE	
3.5	Non-performing loans / gross assets	6.30			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	3.76			
3.7	Non-performing loans / capital and reserves	13.55			
3.8	Reserve for loan losses / non-performing loans	72.24			
4	**Earnings and Profitability**				
4.1	Return on assets	3.14	3.88	0.33	13.49
4.2	Return on equity	6.27	4.00	0.33	17.92
4.3	Interest income / operating income	54.45	13.29	0.00	0.00
4.4	Non-interest income / operating income	45.55	86.71	100.00	100.00
4.5	Operating expenses / operating income	40.81	63.22	69.54	39.94
4.6	Non-interest income / operating expenses	111.61	137.16	143.80	250.38
4.7	Personnel expenses / operating expenses	42.31	52.09	1.07	0.00
4.8	Earning assets / average total assets	96.45	90.81	93.71	0.00
4.9	Non-interest expenses / operating income	33.35	63.22	69.54	39.94
4.10	Net operating income / average total assets	4.04	3.88	0.33	13.49
4.11	Operating expenses / average total assets	2.78	6.68	0.75	8.97
4.12	Interest Income / average earning assets	4.11	1.57	NOT APPLICABLE	
5	**Liquidity:**				
5.1	Liquid assets / gross assets	3.13	6.59	0.77	56.76

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