

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
MARCH 2021

	TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:				
1.1 Capital and reserves / total assets	48.34	96.62	98.57	87.70
2 Lending / connected parties:				
2.1 Related party loans* / gross loans	4.64	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base	10.19			
2.3 Director exposure / related party loans*	80.15			
3 Asset Quality				
3.1 Total on-balance sheet assets / capital and reserves	216.81	103.50	101.45	114.03
3.2 Gross loans / gross assets	85.95	NO LOANS	No Loans	
3.3 Large exposure / capital base	113.43		No Large Exposure	
3.4 Non-performing loans / gross loans	7.72		NOT APPLICABLE	
3.5 Non-performing loans / gross assets	6.63			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	4.43			
3.7 Non-performing loans / capital and reserves	14.38			
3.8 Reserve for loan losses / non-performing loans	69.22			
4 Earnings and Profitability				
4.1 Return on assets	1.43	3.81	0.06	8.66
4.2 Return on equity	2.87	3.94	0.06	11.69
4.3 Interest income / operating income	56.55	13.21	0.00	0.00
4.4 Non-interest income / operating income	43.45	86.79	100.00	100.00
4.5 Operating expenses / operating income	43.80	47.20	32.72	37.57
4.6 Non-interest income / operating expenses	99.22	183.87	305.60	266.20
4.7 Personnel expenses / operating expenses	43.94	54.41	17.11	0.00
4.8 Earning assets / average total assets	94.85	87.36	92.74	0.00
4.9 Non-interest expenses / operating income	35.97	47.20	32.72	37.57
4.10 Net operating income / average total assets	1.82	3.81	0.06	8.63
4.11 Operating expenses / average total assets	1.42	3.40	0.03	5.20
4.12 Interest Income / average earning assets	2.04	1.09	NOT APPLICABLE	
5 Liquidity:				
5.1 Liquid assets / gross assets	4.01	10.26	0.60	(71.49)

Amended

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