

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**SEPTEMBER 2020**

**Amended**

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1 Capital and reserves / total assets		50.90	96.69	98.39	48.88
<b>2 Lending / connected parties:</b>					
2.1 Related party loans* / gross loans		5.40	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		10.41			
2.3 Director exposure / related party loans*		79.85			
<b>3 Asset Quality</b>					
3.1 Total on-balance sheet assets / capital and reserves		207.32	103.42	101.63	204.57
3.2 Gross loans / gross assets		85.97	NO LOANS	No Loans	
3.3 Large exposure / capital base		92.73		No Large Exposure	
3.4 Non-performing loans / gross loans		9.52		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		8.18			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		6.12			
3.7 Non-performing loans / capital and reserves		16.97			
3.8 Reserve for loan losses / non-performing loans		63.94			
<b>4 Earnings and Profitability</b>					
4.1 Return on assets		2.16	3.92	(0.31)	(3.05)
4.2 Return on equity		4.04	4.06	(0.31)	(5.92)
4.3 Interest income / operating income		43.48	13.06	0.00	0.00
4.4 Non-interest income / operating income		56.52	86.94	100.00	100.00
4.5 Operating expenses / operating income		39.10	40.38	1,042.49	681.67
4.6 Non-interest income / operating expenses		144.54	215.34	9.59	14.67
4.7 Personnel expenses / operating expenses		47.14	56.17	1.37	0.00
4.8 Earning assets / average total assets		94.16	92.54	87.04	0.00
4.9 Non-interest expenses / operating income		32.46	40.38	1,042.49	681.67
4.10 Net operating income / average total assets		2.16	3.92	(0.31)	(3.04)
4.11 Operating expenses / average total assets		1.39	2.65	0.34	3.56
4.12 Interest Income / average earning assets		1.68	0.97	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1 Liquid assets / gross assets		4.24	7.37	0.27	71.47

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