

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

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1 Capital and reserves / total assets		51.61	96.62	98.21	63.02
<b>2 Lending / connected parties:</b>					
2.1 Related party loans* / gross loans		5.21	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		10.23			
2.3 Director exposure / related party loans*		79.90			
<b>3 Asset Quality</b>					
3.1 Total on-balance sheet assets / capital and reserves		203.98	103.49	101.83	158.68
3.2 Gross loans / gross assets		83.80	NO LOANS	No Loans	
3.3 Large exposure / capital base		90.12		No Large Exposure	
3.4 Non-performing loans / gross loans		8.67		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		7.27			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		4.59			
3.7 Non-performing loans / capital and reserves		14.82			
3.8 Reserve for loan losses / non-performing loans		69.01			
<b>4 Earnings and Profitability</b>					
4.1 Return on assets		2.47	0.97	1.22	0.58
4.2 Return on equity		4.82	1.00	1.24	1.05
4.3 Interest income / operating income		45.24	15.26	0.00	0.00
4.4 Non-interest income / operating income		54.76	84.74	100.00	100.00
4.5 Operating expenses / operating income		43.94	77.14	1.60	84.54
4.6 Non-interest income / operating expenses		124.61	109.84	6,263.91	118.29
4.7 Personnel expenses / operating expenses		33.42	52.30	23.45	0.00
4.8 Earning assets / average total assets		90.84	88.72	86.85	0.00
4.9 Non-interest expenses / operating income		36.64	77.14	1.60	84.54
4.10 Net operating income / average total assets		2.89	0.97	1.22	0.57
4.11 Operating expenses / average total assets		2.27	3.27	0.02	3.13
4.12 Interest Income / average earning assets		2.59	0.73	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1 Liquid assets / gross assets		5.08	6.65	0.60	91.13

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