

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**DECEMBER 2021**

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1 Capital and reserves / total assets		49.23	97.73	104.31	72.09
<b>2 Lending / connected parties:</b>					
2.1 Related party loans* / gross loans		2.80	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		5.80			
2.3 Director exposure / related party loans*		63.56			
<b>3 Asset Quality</b>					
3.1 Total on-balance sheet assets / capital and reserves		212.49	102.33	95.86	138.71
3.2 Gross loans / gross assets		83.59	NO LOANS	No Loans	
3.3 Large exposure / capital base		85.45		No Large Exposure	
3.4 Non-performing loans / gross loans		6.02		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		5.03			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		1.33			
3.7 Non-performing loans / capital and reserves		10.69			
3.8 Reserve for loan losses / non-performing loans		87.59			
<b>4 Earnings and Profitability</b>					
4.1 Return on assets		2.08	(1.50)	0.19	(1.29)
4.2 Return on equity		4.29	(1.54)	0.19	(1.77)
4.3 Interest income / operating income		48.90	19.07	0.00	0.00
4.4 Non-interest income / operating income		51.10	80.93	100.00	100.00
4.5 Operating expenses / operating income		40.38	165.02	9.26	132.95
4.6 Non-interest income / operating expenses		126.54	49.04	1,079.65	75.22
4.7 Personnel expenses / operating expenses		41.51	63.11	21.82	0.00
4.8 Earning assets / average total assets		88.63	91.98	87.82	0.00
4.9 Non-interest expenses / operating income		34.44	165.02	9.26	132.95
4.10 Net operating income / average total assets		2.56	(1.50)	0.19	(1.27)
4.11 Operating expenses / average total assets		1.73	3.81	0.02	5.11
4.12 Interest Income / average earning assets		2.35	0.48	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1 Liquid assets / gross assets		6.97	4.78	0.75	72.65

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