

**CUMULATIVE FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - 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	7.41	1.03	0.76	7.76
4.2	Return on equity	14.72	1.06	0.75	11.50
4.3	Interest income / operating income	53.34	15.78	0.00	0.00
4.4	Non-interest income / operating income	46.66	84.22	100.00	100.00
4.5	Operating expenses / operating income	38.63	92.89	50.92	69.82
4.6	Non-interest income / operating expenses	120.78	90.67	196.38	143.22
4.7	Personnel expenses / operating expenses	41.09	56.68	2.16	0.00
4.8	Earning assets / average total assets	93.96	92.92	93.61	0.00
4.9	Non-interest expenses / operating income	31.82	92.89	50.92	69.82
4.10	Net operating income / average total assets	9.30	1.03	0.76	7.76
4.11	Operating expenses / average total assets	5.86	13.50	0.79	17.96
4.12	Interest Income / average earning assets	9.15	2.53	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.*'