

**CUMULATIVE QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January -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		6.32	4.57	1.05	(9.16)
4.2 Return on equity		11.98	4.71	1.07	(15.35)
4.3 Interest income / operating income		46.95	22.33	0.00	0.00
4.4 Non-interest income / operating income		53.05	77.67	100.00	100.00
4.5 Operating expenses / operating income		45.91	70.73	28.88	276.96
4.6 Non-interest income / operating expenses		115.55	109.81	346.27	36.11
4.7 Personnel expenses / operating expenses		42.25	53.19	4.48	0.00
4.8 Earning assets / average total assets		92.64	88.37	89.30	0.00
4.9 Non-interest expenses / operating income		38.66	70.73	28.88	276.96
4.10 Net operating income / average total assets		7.82	4.57	1.05	(9.15)
4.11 Operating expenses / average total assets		6.64	11.05	0.43	14.32
4.12 Interest Income / average earning assets		7.49	4.12	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.*'