

QUARTERLY FINANCIAL INDICATORS NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS June 2020					
		TCGL	GUYAM	SIFCI	BSL
1	Capital Adequacy:				
1.1	Capital and reserves / total assets	56.11	96.30	98.40	54.26
2	Lending / connected parties:				
2.1	Related party loans* / gross loans	5.85	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	11.26			
2.3	Director exposure / related party loans*	79.84			
3	Asset Quality				
3.1	Total on-balance sheet assets / capital and reserves	188.70	103.84	101.63	184.31
3.2	Gross loans / gross assets	86.58	NO LOANS	No Loans	
3.3	Large exposure / capital base	99.26		No Large Exposure	
3.4	Non-performing loans / gross loans	10.28		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	8.90			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	6.33			
3.7	Non-performing loans / capital and reserves	16.79			
3.8	Reserve for loan losses / non-performing loans	62.31			
4	Earnings and Profitability				
4.1	Return on assets	0.19	(0.41)	0.06	(2.78)
4.2	Return on equity	0.34	(0.43)	0.06	(4.96)
4.3	Interest income / operating income	32.07	40.32	0.00	0.00
4.4	Non-interest income / operating income	67.93	59.68	100.00	100.00
4.5	Operating expenses / operating income	64.42	118.37	26.23	354.00
4.6	Non-interest income / operating expenses	105.44	50.42	381.24	28.25
4.7	Personnel expenses / operating expenses	44.94	56.29	23.85	0.00
4.8	Earning assets / average total assets	91.29	88.82	88.82	0.00
4.9	Non-interest expenses / operating income	54.88	118.37	26.23	354.00
4.10	Net operating income / average total assets	0.84	(0.41)	0.06	(2.05)
4.11	Operating expenses / average total assets	1.52	2.65	0.02	2.86
4.12	Interest Income / average earning assets	0.83	1.02	NOT APPLICABLE	
5	Liquidity:				
5.1	Liquid assets / gross assets	3.20	5.82	0.26	91.56

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