

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

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	48.69	97.54	98.60	89.89
<b>2 Lending / connected parties:</b>					
2.1	Related party loans* / gross loans	4.70	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	9.37			
2.3	Director exposure / related party loans*	77.44			
<b>3 Asset Quality</b>					
3.1	Total on-balance sheet assets / capital and reserves	215.19	102.52	101.42	111.25
3.2	Gross loans / gross assets	87.05	NO LOANS	No Loans	
3.3	Large exposure / capital base	98.21		No Large Exposure	
3.4	Non-performing loans / gross loans	7.23		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	6.30			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	3.76			
3.7	Non-performing loans / capital and reserves	13.55			
3.8	Reserve for loan losses / non-performing loans	72.24			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	1.64	0.04	0.26	5.58
4.2	Return on equity	3.37	0.04	0.26	6.28
4.3	Interest income / operating income	52.57	13.53	0.00	0.00
4.4	Non-interest income / operating income	47.43	86.47	100.00	100.00
4.5	Operating expenses / operating income	38.13	98.83	72.52	43.58
4.6	Non-interest income / operating expenses	124.39	87.49	137.89	229.45
4.7	Personnel expenses / operating expenses	40.63	49.62	0.49	0.00
4.8	Earning assets / average total assets	92.19	88.97	89.00	0.00
4.9	Non-interest expenses / operating income	31.00	98.83	72.52	43.58
4.10	Net operating income / average total assets	2.13	0.04	0.26	5.58
4.11	Operating expenses / average total assets	1.31	3.18	0.69	4.31
4.12	Interest Income / average earning assets	1.98	0.50	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1	Liquid assets / gross assets	3.13	6.59	0.77	56.76

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