

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
JUNE 2022

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	48.57	96.01	98.92	97.87
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	2.54	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	4.86			
2.3	Director exposure / related party loans*	63.90			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	214.51	104.15	101.09	102.17
3.2	Gross loans / gross assets	85.28	NO LOANS	No Loans	
3.3	Large exposure / capital base	67.99		No Large Exposure	
3.4	Non-performing loans / gross loans	4.08		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	3.48			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	(1.17)			
3.7	Non-performing loans / capital and reserves	7.47			
3.8	Reserve for loan losses / non-performing loans	115.67			
4 Earnings and Profitability					
4.1	Return on assets	1.20	(3.75)	0.95	(57.12)
4.2	Return on equity	2.49	(3.90)	0.96	(76.55)
4.3	Interest income / operating income	55.34	15.19	0.00	0.00
4.4	Non-interest income / operating income	44.66	84.81	100.00	100.00
4.5	Operating expenses / operating income	41.98	68.88	2.25	888.92
4.6	Non-interest income / operating expenses	106.38	123.12	4,453.40	11.25
4.7	Personnel expenses / operating expenses	47.44	51.69	18.11	0.00
4.8	Earning assets / average total assets	89.20	84.46	93.14	0.00
4.9	Non-interest expenses / operating income	34.14	68.88	2.25	888.92
4.10	Net operating income / average total assets	1.76	1.55	0.95	(57.12)
4.11	Operating expenses / average total assets	1.27	3.42	0.02	64.36
4.12	Interest Income / average earning assets	1.87	0.86	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	6.33	6.78	0.62	6.03

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