

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - 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	2.22	5.62	1.10	(53.98)
4.2	Return on equity	4.53	5.81	1.09	(68.75)
4.3	Interest income / operating income	55.93	14.90	0.00	0.00
4.4	Non-interest income / operating income	44.07	85.10	100.00	100.00
4.5	Operating expenses / operating income	44.63	69.72	3.57	347.44
4.6	Non-interest income / operating expenses	98.74	122.05	2,803.80	28.78
4.7	Personnel expenses / operating expenses	48.08	51.96	20.45	0.00
4.8	Earning assets / average total assets	91.29	88.28	97.91	0.00
4.9	Non-interest expenses / operating income	36.53	67.90	3.57	347.44
4.10	Net operating income / average total assets	3.25	3.12	1.10	(53.98)
4.11	Operating expenses / average total assets	2.62	7.19	0.04	75.80
4.12	Interest Income / average earning assets	3.92	1.76	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.*'