

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
SEPTEMBER 2021

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets		47.86	97.63	98.60	73.30
2 Lending / connected parties:					
2.1 Related party loans* / gross loans		2.85	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		5.97			
2.3 Director exposure / related party loans*		63.78			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves		218.74	102.43	101.42	136.42
3.2 Gross loans / gross assets		85.78	NO LOANS	No Loans	
3.3 Large exposure / capital base		100.36		No Large Exposure	
3.4 Non-performing loans / gross loans		6.53		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		5.60			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		2.47			
3.7 Non-performing loans / capital and reserves		12.24			
3.8 Reserve for loan losses / non-performing loans		79.81			
4 Earnings and Profitability					
4.1 Return on assets		2.03	(1.32)	0.22	(3.81)
4.2 Return on equity		4.22	(1.35)	0.22	(4.70)
4.3 Interest income / operating income		56.60	27.22	0.00	0.00
4.4 Non-interest income / operating income		43.40	72.78	100.00	100.00
4.5 Operating expenses / operating income		32.88	182.42	8.11	424.49
4.6 Non-interest income / operating expenses		132.01	39.90	1,232.44	23.56
4.7 Personnel expenses / operating expenses		37.88	58.76	22.19	0.00
4.8 Earning assets / average total assets		91.19	90.67	87.92	0.00
4.9 Non-interest expenses / operating income		26.17	182.42	8.11	424.49
4.10 Net operating income / average total assets		2.52	(1.32)	0.22	(3.81)
4.11 Operating expenses / average total assets		1.23	2.92	0.02	4.98
4.12 Interest Income / average earning assets		2.33	0.48	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets		4.56	5.55	0.77	67.86

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