

CUMULATIVE FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January -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		5.24	2.55	0.56	9.03
4.2 Return on equity		10.57	2.63	0.57	13.26
4.3 Interest income / operating income		55.24	15.15	0.00	0.00
4.4 Non-interest income / operating income		44.76	84.85	100.00	100.00
4.5 Operating expenses / operating income		37.89	79.09	57.93	58.80
4.6 Non-interest income / operating expenses		118.14	107.28	172.61	170.06
4.7 Personnel expenses / operating expenses		40.90	54.13	1.63	0.00
4.8 Earning assets / average total assets		95.81	91.77	93.70	0.00
4.9 Non-interest expenses / operating income		30.71	79.09	57.93	58.80
4.10 Net operating income / average total assets		6.64	2.55	0.56	9.03
4.11 Operating expenses / average total assets		4.05	9.65	0.77	12.89
4.12 Interest Income / average earning assets		6.59	2.06	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.*'