

**CUMULATIVE QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - September 2020**

		TCGL	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1	Capital and reserves / total assets	50.90	96.69	98.39	48.88
<b>2 Lending / connected parties:</b>					
2.1	Related party loans* / gross loans	5.40	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	10.41			
2.3	Director exposure / related party loans*	79.85			
<b>3 Asset Quality</b>					
3.1	Total on-balance sheet assets / capital and reserves	207.32	103.42	101.63	204.57
3.2	Gross loans / gross assets	85.97	NO LOANS	No Loans	
3.3	Large exposure / capital base	92.73		No Large Exposure	
3.4	Non-performing loans / gross loans	9.52		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	8.18			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	6.12			
3.7	Non-performing loans / capital and reserves	16.97			
3.8	Reserve for loan losses / non-performing loans	63.94			
<b>4 Earnings and Profitability</b>					
4.1	Return on assets	3.89	3.60	(0.20)	(8.69)
4.2	Return on equity	7.41	3.71	(0.21)	(16.39)
4.3	Interest income / operating income	47.93	24.95	0.00	0.00
4.4	Non-interest income / operating income	52.07	75.05	100.00	100.00
4.5	Operating expenses / operating income	47.03	68.36	200.03	752.99
4.6	Non-interest income / operating expenses	110.71	109.79	49.99	13.28
4.7	Personnel expenses / operating expenses	46.97	53.56	3.53	0.00
4.8	Earning assets / average total assets	93.22	87.66	89.64	0.00
4.9	Non-interest expenses / operating income	39.82	68.36	200.03	752.99
4.10	Net operating income / average total assets	4.99	3.60	(0.20)	(8.68)
4.11	Operating expenses / average total assets	4.43	7.78	0.41	10.01
4.12	Interest Income / average earning assets	4.91	3.37	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1	Liquid assets / gross assets	4.24	7.37	0.27	71.47

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