

**CUMULATIVE FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - June 2020**

		TCGL	GUYAM	SIFCI	BSL
<b>1</b>	<b>Capital Adequacy:</b>				
1.1	Capital and reserves / total assets	56.11	96.30	98.40	54.26
<b>2</b>	<b>Lending / connected parties:</b>				
2.1	Related party loans* / gross loans	5.85	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	11.26			
2.3	Director exposure / related party loans*	79.84			
<b>3</b>	<b>Asset Quality</b>				
3.1	Total on-balance sheet assets / capital and reserves	188.70	103.84	101.63	184.31
3.2	Gross loans / gross assets	86.58	NO LOANS	No Loans	
3.3	Large exposure / capital base	99.26		No Large Exposure	
3.4	Non-performing loans / gross loans	10.28		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	8.90			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	6.33			
3.7	Non-performing loans / capital and reserves	16.79			
3.8	Reserve for loan losses / non-performing loans	62.31			
<b>4</b>	<b>Earnings and Profitability</b>				
4.1	Return on assets	1.68	(0.11)	0.11	(5.86)
4.2	Return on equity	3.04	(0.12)	0.11	(10.52)
4.3	Interest income / operating income	49.51	39.29	0.00	0.00
4.4	Non-interest income / operating income	50.49	60.71	100.00	100.00
4.5	Operating expenses / operating income	52.85	102.08	34.32	795.47
4.6	Non-interest income / operating expenses	95.53	59.48	291.38	12.57
4.7	Personnel expenses / operating expenses	46.88	52.33	16.39	0.00
4.8	Earning assets / average total assets	91.40	84.30	89.98	0.00
4.9	Non-interest expenses / operating income	45.14	102.08	34.32	795.47
4.10	Net operating income / average total assets	2.81	(0.11)	0.11	(5.85)
4.11	Operating expenses / average total assets	3.16	5.54	0.06	6.69
4.12	Interest Income / average earning assets	3.19	2.52	NOT APPLICABLE	
<b>5</b>	<b>Liquidity:</b>				
5.1	Liquid assets / gross assets	3.20	5.82	0.26	91.56

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

