

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
MARCH 2022

		TCGL	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1	Capital and reserves / total assets	47.94	96.20	98.84	67.47
2 Lending / connected parties:					
2.1	Related party loans* / gross loans	2.58	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	5.71			
2.3	Director exposure / related party loans*	63.87			
3 Asset Quality					
3.1	Total on-balance sheet assets / capital and reserves	217.76	103.95	101.18	148.21
3.2	Gross loans / gross assets	85.34	NO LOANS	No Loans	
3.3	Large exposure / capital base	102.21		No Large Exposure	
3.4	Non-performing loans / gross loans	4.28		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	3.65			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	(1.23)			
3.7	Non-performing loans / capital and reserves	7.95			
3.8	Reserve for loan losses / non-performing loans	115.42			
4 Earnings and Profitability					
4.1	Return on assets	0.98	9.27	0.10	4.25
4.2	Return on equity	2.03	9.57	0.10	6.09
4.3	Interest income / operating income	56.59	49.50	0.00	0.00
4.4	Non-interest income / operating income	43.41	50.50	100.00	100.00
4.5	Operating expenses / operating income	47.61	239.18	15.02	53.05
4.6	Non-interest income / operating expenses	91.19	21.12	665.94	188.51
4.7	Personnel expenses / operating expenses	48.70	52.20	23.47	0.00
4.8	Earning assets / average total assets	91.70	92.71	93.88	0.00
4.9	Non-interest expenses / operating income	39.20	226.31	15.02	53.05
4.10	Net operating income / average total assets	1.45	(2.04)	0.10	4.25
4.11	Operating expenses / average total assets	1.31	3.51	0.02	4.80
4.12	Interest Income / average earning assets	1.76	0.80	NOT APPLICABLE	
5 Liquidity:					
5.1	Liquid assets / gross assets	5.73	4.62	0.68	77.45

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