

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
SEPTEMBER 2023

		TCGL	NHMB	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1 Capital and reserves / total assets		49.50	59.32	95.75	99.35	46.53
2 Lending / connected parties:						
2.1 Related party loans* / gross loans		2.24	0.00	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		4.78	0.00			
2.3 Director exposure / related party loans*		55.85	0.00			
3 Asset Quality						
3.1 Total on-balance sheet assets / capital and reserves		205.91	168.59	104.44	100.66	214.90
3.2 Gross loans / gross assets		86.37	9.51	NO LOANS	No Loans	
3.3 Large exposure / capital base		61.30	0.00		No Large Exposure	
3.4 Non-performing loans / gross loans		3.65	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		3.15	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		2.59	0.00			
3.7 Non-performing loans / capital and reserves		6.49	0.00			
3.8 Reserve for loan losses / non-performing loans		60.06	0.00			
4 Earnings and Profitability						
4.1 Return on assets		3.90	-14.29	-25.33	0.34	-6.13
4.2 Return on equity		8.05	-23.50	-26.41	0.34	-11.59
4.3 Interest income / operating income		53.18	0.00	-26.98	0.00	0.00
4.4 Non-interest income / operating income		46.82	100.00	126.98	100.00	100.00
4.5 Operating expenses / operating income		5.17	2,052.55	-186.24	35.94	661.79
4.6 Non-interest income / operating expenses		904.98	4.87	-68.18	278.25	15.11
4.7 Personnel expenses / operating expenses		256.34	54.93	39.20	1.43	0.00
4.8 Earning assets / average total assets		92.85	9.54	87.29	91.85	0.00
4.9 Non-interest expenses / operating income		0.66	2,052.55	-186.24	35.94	661.79
4.10 Net operating income / average total assets		4.70	-23.81	-10.47	0.34	-6.13
4.11 Operating expenses / average total assets		0.26	25.03	6.81	0.19	7.23
4.12 Interest Income / average earning assets		2.88	0.00	1.11	NOT APPLICABLE	
5 Liquidity:						
5.1 Liquid assets / gross assets		3.35	0.79	0.48	0.08	90.52

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