

**QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**MARCH 2023**

	TCGL	NHMB	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>					
1.1 Capital and reserves / total assets	50.82	59.97	95.34	99.34	13.83
<b>2 Lending / connected parties:</b>					
2.1 Related party loans* / gross loans	2.14	0.00	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base	3.83	0.00			
2.3 Director exposure / related party loans*	63.23	0.00			
<b>3 Asset Quality</b>					
3.1 Total on-balance sheet assets / capital and reserves	203.13	166.74	104.88	100.67	723.18
3.2 Gross loans / gross assets	85.50	12.14	NO LOANS	No Loans	
3.3 Large exposure / capital base	60.46	33.66		No Large Exposure	
3.4 Non-performing loans / gross loans	1.56	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets	1.34	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	-3.64	0.00			
3.7 Non-performing loans / capital and reserves	2.72	0.00			
3.8 Reserve for loan losses / non-performing loans	234.10	0.00			
<b>4 Earnings and Profitability</b>					
4.1 Return on assets	1.38	-10.13	-6.93	0.09	1.57
4.2 Return on equity	2.73	-17.94	-7.27	0.09	8.66
4.3 Interest income / operating income	57.79	0.00	16.88	0.00	0.00
4.4 Non-interest income / operating income	42.21	100.00	83.12	100.00	100.00
4.5 Operating expenses / operating income	44.59	352.46	278.35	13.73	43.26
4.6 Non-interest income / operating expenses	94.67	28.37	29.86	728.38	231.14
4.7 Personnel expenses / operating expenses	55.31	42.75	17.57	22.76	0.00
4.8 Earning assets / average total assets	90.93	12.98	80.78	110.09	0.00
4.9 Non-interest expenses / operating income	38.41	352.46	278.35	13.73	43.26
4.10 Net operating income / average total assets	1.89	-16.88	-6.93	0.09	1.57
4.11 Operating expenses / average total assets	1.52	23.57	10.81	0.01	1.19
4.12 Interest Income / average earning assets	2.18	0.00	0.75	NOT APPLICABLE	
<b>5 Liquidity:</b>					
5.1 Liquid assets / gross assets	3.50	0.18	8.60	0.15	15.55

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