

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

		TCGL	NHI	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1	Capital and reserves / total assets	50.19	52.41	95.21	98.94	26.97
2 Lending / connected parties:						
2.1	Related party loans* / gross loans	2.20	0.00	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	3.89	0.00			
2.3	Director exposure / related party loans*	63.94	0.00			
3 Asset Quality						
3.1	Total on-balance sheet assets / capital and reserves	202.46	190.79	105.03	101.07	370.72
3.2	Gross loans / gross assets	87.01	8.33	NO LOANS	No Loans	
3.3	Large exposure / capital base	141.88	16.03		No Large Exposure	
3.4	Non-performing loans / gross loans	0.11	0.00		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	0.10	0.00			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	(3.01)	0.00			
3.7	Non-performing loans / capital and reserves	0.20	0.00			
3.8	Reserve for loan losses / non-performing loans	1,614.24	0.00			
4 Earnings and Profitability						
4.1	Return on assets	6.19	(10.07)	(4.09)	0.41	1.75
4.2	Return on equity	13.12	(14.48)	(4.29)	0.41	5.56
4.3	Interest income / operating income	51.20	0.00	59.53	0.00	0.00
4.4	Non-interest income / operating income	48.80	100.00	40.47	100.00	100.00
4.5	Operating expenses / operating income	22.22	1,207.54	472.43	3.54	59.05
4.6	Non-interest income / operating expenses	219.67	8.28	8.57	2,828.36	169.35
4.7	Personnel expenses / operating expenses	48.50	41.82	51.55	25.37	0.00
4.8	Earning assets / average total assets	89.07	10.30	90.01	89.21	0.00
4.9	Non-interest expenses / operating income	19.47	1,207.54	472.43	3.54	59.05
4.10	Net operating income / average total assets	6.70	(26.29)	(4.09)	0.41	1.75
4.11	Operating expenses / average total assets	1.91	28.66	5.19	0.01	2.53
4.12	Interest Income / average earning assets	4.84	0.00	0.75	NOT APPLICABLE	
5 Liquidity:						
5.1	Liquid assets / gross assets	4.54	1.36	3.71	0.41	35.71

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