

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

	TCGL	NHI	GUYAM	SIFCI	BSL
1 Capital Adequacy:					
1.1 Capital and reserves / total assets	44.19	97.29	95.56	98.93	38.29
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	5.08	0.00			
2.3 Director exposure / related party loans*	64.50	0.00			
3 Asset Quality					
3.1 Total on-balance sheet assets / capital and reserves	234.96	102.79	104.64	101.08	261.19
3.2 Gross loans / gross assets	89.54	19.18	NO LOANS	No Loans	
3.3 Large exposure / capital base	113.86	19.61		No Large Exposure	
3.4 Non-performing loans / gross loans	3.57	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets	3.20	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves	(1.17)	0.00			
3.7 Non-performing loans / capital and reserves	7.51	0.00			
3.8 Reserve for loan losses / non-performing loans	115.59	0.00			
4 Earnings and Profitability					
4.1 Return on assets	2.10	(38.48)	(7.60)	0.77	2.70
4.2 Return on equity	4.53	(39.55)	(7.93)	0.77	4.96
4.3 Interest income / operating income	49.07	0.00	(47.59)	0.00	0.00
4.4 Non-interest income / operating income	50.93	100.00	147.59	100.00	100.00
4.5 Operating expenses / operating income	31.27	993.19	(140.10)	2.11	70.40
4.6 Non-interest income / operating expenses	162.86	10.07	(105.35)	4,744.57	142.04
4.7 Personnel expenses / operating expenses	41.02	31.43	41.06	23.00	0.00
4.8 Earning assets / average total assets	97.64	38.35	80.56	89.73	0.00
4.9 Non-interest expenses / operating income	24.83	993.19	(140.10)	2.11	70.40
4.10 Net operating income / average total assets	2.63	-51.30	(7.59)	0.77	2.70
4.11 Operating expenses / average total assets	1.20	57.04	4.43	0.02	6.43
4.12 Interest Income / average earning assets	2.05	0.00	1.76	NOT APPLICABLE	
5 Liquidity:					
5.1 Liquid assets / gross assets	2.48	23.46	8.58	0.45	93.04

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