

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - 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	#DIV/0!			
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	#DIV/0!			
4 Earnings and Profitability						
4.1 Return on assets		8.45	-39.22	-44.90	1.12	-7.72
4.2 Return on equity		16.96	-69.73	-47.04	1.13	-23.32
4.3 Interest income / operating income		47.27	0.00	97.92	0.00	0.00
4.4 Non-interest income / operating income		52.73	100.00	2.08	100.00	100.00
4.5 Operating expenses / operating income		22.07	922.45	1,009.03	18.61	200.92
4.6 Non-interest income / operating expenses		238.86	10.84	0.21	537.42	49.77
4.7 Personnel expenses / operating expenses		72.55	48.70	26.43	3.83	0.00
4.8 Earning assets / average total assets		94.39	10.55	81.36	109.86	0.00
4.9 Non-interest expenses / operating income		17.40	922.45	1,009.03	18.61	200.92
4.10 Net operating income / average total assets		10.58	-65.36	-23.62	1.12	-7.72
4.11 Operating expenses / average total assets		3.00	73.31	26.22	0.26	15.37
4.12 Interest Income / average earning assets		7.12	0.00	2.79	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.*'