

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2024

		TCGL	NHMB	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1 Capital and reserves / total assets		59.97	45.34	96.68	99.31	23.67
2 Lending / connected parties:						
2.1 Related party loans* / gross loans		3.37	0.00	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		5.98	0.00			
2.3 Director exposure / related party loans*		68.28	0.00			
3 Asset Quality						
3.1 Total on-balance sheet assets / capital and reserves		167.88	226.41	103.43	100.70	422.49
3.2 Gross loans / gross assets		75.95	18.84	NO LOANS	No Loans	
3.3 Large exposure / capital base		10.90	37.36		No Large Exposure	
3.4 Non-performing loans / gross loans		2.60	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		1.97	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		2.17	-5.87			
3.7 Non-performing loans / capital and reserves		3.31	0.00			
3.8 Reserve for loan losses / non-performing loans		34.56	0.00			
4 Earnings and Profitability						
4.1 Return on assets		14.30	-41.72	7.15	2.02	-14.38
4.2 Return on equity		24.25	-86.83	7.39	2.04	-61.77
4.3 Interest income / operating income		25.56	39.75	24.76	0.00	0.00
4.4 Non-interest income / operating income		74.44	60.25	75.24	100.00	100.00
4.5 Operating expenses / operating income		19.22	792.84	84.54	20.98	387.49
4.6 Non-interest income / operating expenses		387.20	7.60	89.00	476.56	25.81
4.7 Personnel expenses / operating expenses		63.00	58.43	48.18	5.76	0.00
4.8 Earning assets / average total assets		77.99	18.86	84.58	88.39	0.00
4.9 Non-interest expenses / operating income		16.54	755.33	84.54	20.98	387.49
4.10 Net operating income / average total assets		16.41	-55.63	3.53	0.69	-14.38
4.11 Operating expenses / average total assets		3.90	63.66	19.31	0.18	19.38
4.12 Interest Income / average earning assets		6.56	13.89	6.70	NOT APPLICABLE	
5 Liquidity:						
5.1 Liquid assets / gross assets		14.59	2.09	10.94	0.83	90.60

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