

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
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	2.42	-14.78	4.21	1.20	-5.12
4.2 Return on equity	4.10	-30.76	4.35	1.21	-22.01
4.3 Interest income / operating income	45.11	167.38	22.98	0.00	0.00
4.4 Non-interest income / operating income	54.89	-67.38	77.02	100.00	100.00
4.5 Operating expenses / operating income	29.03	2,281.24	75.98	10,315.60	702.60
4.6 Non-interest income / operating expenses	189.08	-2.95	101.37	0.97	14.23
4.7 Personnel expenses / operating expenses	60.27	57.13	54.30	2.54	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	25.07	2,121.18	75.98	10,315.60	702.60
4.10 Net operating income / average total assets	3.12	-19.71	1.91	-0.14	-5.12
4.11 Operating expenses / average total assets	1.28	20.61	6.03	0.14	5.97
4.12 Interest Income / average earning assets	2.51	6.58	2.16	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.*'