

**CUMULATIVE QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - June 2023**

		TCGL	NHMB	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>						
1.1	Capital and reserves / total assets	47.30	62.30	96.06	99.35	60.25
<b>2 Lending / connected parties:</b>						
2.1	Related party loans* / gross loans	2.78	0.00	NO RELATED PARTY LOANS		
2.2	Related party loans* / capital base	5.77	0.00			
2.3	Director exposure / related party loans*	46.50	#DIV/0!			
<b>3 Asset Quality</b>						
3.1	Total on-balance sheet assets / capital and reserves	217.88	160.50	104.10	100.66	165.97
3.2	Gross loans / gross assets	86.17	10.19	NO LOANS	No Loans	
3.3	Large exposure / capital base	53.13	10.20		No Large Exposure	
3.4	Non-performing loans / gross loans	5.51	0.00		NOT APPLICABLE	
3.5	Non-performing loans / gross assets	4.75	0.00			
3.6	Non-performing loans net of reserve for loan losses / capital and reserves	3.87	0.00			
3.7	Non-performing loans / capital and reserves	10.35	0.00			
3.8	Reserve for loan losses / non-performing loans	62.59	#DIV/0!			
<b>4 Earnings and Profitability</b>						
4.1	Return on assets	4.57	(23.49)	(20.26)	0.72	(4.31)
4.2	Return on equity	9.39	(40.57)	(21.19)	0.72	(11.83)
4.3	Interest income / operating income	43.78	0.00	27.03	0.00	0.00
4.4	Non-interest income / operating income	56.22	100.00	72.97	100.00	100.00
4.5	Operating expenses / operating income	32.06	356.34	330.63	3.82	158.95
4.6	Non-interest income / operating expenses	175.37	28.06	22.07	2,619.81	62.91
4.7	Personnel expenses / operating expenses	55.04	44.92	22.34	23.04	0.00
4.8	Earning assets / average total assets	93.72	11.27	80.19	110.23	0.00
4.9	Non-interest expenses / operating income	27.29	356.34	330.63	3.82	158.95
4.10	Net operating income / average total assets	5.90	(32.92)	(13.20)	0.72	(4.31)
4.11	Operating expenses / average total assets	2.79	45.76	18.92	0.03	11.62
4.12	Interest Income / average earning assets	4.20	0.00	1.76	NOT APPLICABLE	
<b>5 Liquidity:</b>						
5.1	Liquid assets / gross assets	3.13	1.01	7.72	0.11	89.09

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