

**CUMULATIVE QUARTERLY FINANCIAL INDICATORS**  
**NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS**  
**January - June 2024**

		TCGL	NHMB	GUYAM	SIFCI	BSL
<b>1 Capital Adequacy:</b>						
1.1 Capital and reserves / total assets		57.89	50.63	96.74	99.30	22.96
<b>2 Lending / connected parties:</b>						
2.1 Related party loans* / gross loans		2.21	0.00	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		4.05	0.00			
2.3 Director exposure / related party loans*		51.65	0.00			
<b>3 Asset Quality</b>						
3.1 Total on-balance sheet assets / capital and reserves		173.96	202.51	103.37	100.70	435.54
3.2 Gross loans / gross assets		80.68	25.78	NO LOANS	No Loans	
3.3 Large exposure / capital base		10.96	0.00		No Large Exposure	
3.4 Non-performing loans / gross loans		3.82	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		3.08	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		4.14	-5.00			
3.7 Non-performing loans / capital and reserves		5.36	0.00			
3.8 Reserve for loan losses / non-performing loans		22.78	0.00			
<b>4 Earnings and Profitability</b>						
4.1 Return on assets		11.92	-24.23	2.96	0.85	-10.52
4.2 Return on equity		21.07	-38.59	3.07	0.86	-33.49
4.3 Interest income / operating income		20.16	23.57	25.71	0.00	0.00
4.4 Non-interest income / operating income		79.84	76.43	74.29	100.00	100.00
4.5 Operating expenses / operating income		16.51	604.14	89.09	5.15	322.98
4.6 Non-interest income / operating expenses		483.54	12.65	83.39	1,942.87	30.96
4.7 Personnel expenses / operating expenses		64.32	59.05	45.40	15.68	0.00
4.8 Earning assets / average total assets		80.74	24.36	84.94	91.82	0.00
4.9 Non-interest expenses / operating income		14.19	582.16	89.09	5.15	322.98
4.10 Net operating income / average total assets		13.33	-32.30	1.64	0.85	-10.52
4.11 Operating expenses / average total assets		2.64	38.71	13.37	0.05	15.24
4.12 Interest Income / average earning assets		3.97	6.33	4.31	NOT APPLICABLE	
<b>5 Liquidity:</b>						
5.1 Liquid assets / gross assets		11.48	0.10	7.33	0.66	69.30

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