

CUMULATIVE QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
January - September 2022

		TCGL	NHI	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1 Capital and reserves / total assets		44.19	97.29	95.56	98.93	38.29
2 Lending / connected parties:						
2.1 Related party loans* / gross loans		2.20	0.00	NO RELATED PARTY LOANS		
2.2 Related party loans* / capital base		5.08	0.00			
2.3 Director exposure / related party loans*		64.50	0.00			
3 Asset Quality						
3.1 Total on-balance sheet assets / capital and reserves		234.96	102.79	104.64	101.08	261.19
3.2 Gross loans / gross assets		89.54	19.18	NO LOANS	No Loans	
3.3 Large exposure / capital base		113.86	19.61		No Large Exposure	
3.4 Non-performing loans / gross loans		3.57	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		3.20	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		(1.17)	0.00			
3.7 Non-performing loans / capital and reserves		7.51	0.00			
3.8 Reserve for loan losses / non-performing loans		115.59	0.00			
4 Earnings and Profitability						
4.1 Return on assets		4.25	(38.49)	(1.85)	1.93	(36.25)
4.2 Return on equity		9.14	(39.56)	(1.92)	1.91	(64.56)
4.3 Interest income / operating income		53.11	0.00	30.83	0.00	0.00
4.4 Non-interest income / operating income		46.89	100.00	69.17	100.00	100.00
4.5 Operating expenses / operating income		39.14	991.30	118.14	2.94	270.42
4.6 Non-interest income / operating expenses		119.79	10.09	58.55	3400.94	36.98
4.7 Personnel expenses / operating expenses		45.76	31.42	47.88	21.23	0.00
4.8 Earning assets / average total assets		99.64	38.35	81.97	97.95	0.00
4.9 Non-interest expenses / operating income		31.72	991.30	116.21	2.94	270.42
4.10 Net operating income / average total assets		5.78	(51.29)	(1.85)	1.93	(36.24)
4.11 Operating expenses / average total assets		3.72	57.05	12.02	0.06	57.51
4.12 Interest Income / average earning assets		5.55	0.00	3.55	NOT APPLICABLE	
5 Liquidity:						
5.1 Liquid assets / gross assets		2.48	23.46	8.58	0.45	93.04

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