

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

		TCGL	NHI	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1 Capital and reserves / total assets		50.19	52.41	95.21	98.94	26.97
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		3.89	0.00			
2.3 Director exposure / related party loans*		63.94	#DIV/0!			
3 Asset Quality						
3.1 Total on-balance sheet assets / capital and reserves		202.46	190.79	105.03	101.07	370.72
3.2 Gross loans / gross assets		87.01	8.33	NO LOANS	No Loans	
3.3 Large exposure / capital base		141.88	16.03		No Large Exposure	
3.4 Non-performing loans / gross loans		0.11	0.00		NOT APPLICABLE	
3.5 Non-performing loans / gross assets		0.10	0.00			
3.6 Non-performing loans net of reserve for loan losses / capital and reserves		(3.01)	0.00			
3.7 Non-performing loans / capital and reserves		0.20	0.00			
3.8 Reserve for loan losses / non-performing loans		1,614.24	#DIV/0!			
4 Earnings and Profitability						
4.1 Return on assets		10.85	(52.70)	(5.83)	2.37	(27.65)
4.2 Return on equity		21.81	(100.54)	(6.05)	2.34	(59.78)
4.3 Interest income / operating income		52.17	0.00	33.55	0.00	0.00
4.4 Non-interest income / operating income		47.83	100.00	66.45	100.00	100.00
4.5 Operating expenses / operating income		30.81	957.41	151.72	3.05	229.86
4.6 Non-interest income / operating expenses		155.24	10.44	43.80	3,276.08	43.51
4.7 Personnel expenses / operating expenses		46.73	36.31	48.96	22.14	0.00
4.8 Earning assets / average total assets		94.96	16.66	87.48	97.73	0.00
4.9 Non-interest expenses / operating income		25.69	957.41	149.97	3.05	229.86
4.10 Net operating income / average total assets		12.91	(91.06)	(5.83)	2.37	(27.65)
4.11 Operating expenses / average total assets		5.75	101.68	17.09	0.07	48.94
4.12 Interest Income / average earning assets		11.00	0.00	4.15	NOT APPLICABLE	
5 Liquidity:						
5.1 Liquid assets / gross assets		4.54	1.36	3.71	0.41	35.71

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