

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
JUNE 2024

		TCGL	NHMB	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1	Capital and reserves / total assets	57.89	50.63	96.74	99.30	22.96
2 Lending / connected parties:						
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			
3 Asset Quality						
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			
4 Earnings and Profitability						
4.1	Return on assets	2.22	-14.30	1.54	0.75	-4.01
4.2	Return on equity	3.93	-22.79	1.60	0.75	-12.77
4.3	Interest income / operating income	39.68	76.73	26.24	0.00	0.00
4.4	Non-interest income / operating income	60.32	23.27	73.76	100.00	100.00
4.5	Operating expenses / operating income	30.81	900.79	87.76	4.08	254.21
4.6	Non-interest income / operating expenses	195.77	2.58	84.05	2,453.15	39.34
4.7	Personnel expenses / operating expenses	67.58	64.93	50.50	11.36	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	26.47	829.25	87.76	4.08	254.21
4.10	Net operating income / average total assets	2.93	-15.76	0.88	0.75	-4.02
4.11	Operating expenses / average total assets	1.31	17.73	6.28	0.03	6.62
4.12	Interest Income / average earning assets	2.07	6.33	2.10	NOT APPLICABLE	
5 Liquidity:						
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.*'