

QUARTERLY FINANCIAL INDICATORS
NON-BANK NON-DEPOSITORY FINANCIAL INSTITUTIONS
JUNE 2023

		TCGL	NHMB	GUYAM	SIFCI	BSL
1 Capital Adequacy:						
1.1	Capital and reserves / total assets	47.30	62.30	96.06	99.35	60.25
2 Lending / connected parties:						
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	0.00			
3 Asset Quality						
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	0.00			
4 Earnings and Profitability						
4.1	Return on assets	3.26	(12.90)	(13.77)	0.53	(4.37)
4.2	Return on equity	6.66	(21.09)	(14.39)	0.53	(20.59)
4.3	Interest income / operating income	35.14	0.00	50.00	0.00	0.00
4.4	Non-interest income / operating income	64.86	100.00	50.00	100.00	100.00
4.5	Operating expenses / operating income	24.32	360.22	449.02	2.19	746.05
4.6	Non-interest income / operating expenses	266.71	27.76	11.14	4,557.90	13.40
4.7	Personnel expenses / operating expenses	54.72	47.05	29.04	23.32	0.00
4.8	Earning assets / average total assets	94.59	10.57	83.75	92.68	0.00
4.9	Non-interest expenses / operating income	20.43	360.22	449.02	2.19	746.05
4.10	Net operating income / average total assets	4.10	(15.67)	(6.39)	0.53	(4.37)
4.11	Operating expenses / average total assets	1.32	21.69	8.22	0.01	5.05
4.12	Interest Income / average earning assets	2.07	0.00	1.08	NOT APPLICABLE	
5 Liquidity:						
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.*'