



Bank of Baroda (Guyana) Inc.

(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD OCT-DEC 2018

STATEMENT OF FINANCIAL POSITION AS ON 31 DECEMBER 2018

	Note	Oct-Dec 18	Oct- Dec 17		Note	Oct-Dec 18	Oct-Dec 17
		G\$ 000	G\$ 000			G\$ 000	G\$ 000
Interest Income				ASSETS:			
Loans and Advances		342,563	425,772	Cash Resources			
Investments (Treasury Bills)		12,689	46,836	Cash in hand and at Bank	6 (a)	100,280	39,999
Local Bank Deposits		45,568	38,036	Deposits with Bank of Guyana	6 (b)	1,462,214	2,051,777
Foreign Bank Deposits		35,289	57,511			1,562,494	2,091,776
		436,109	568,155				
Interest Expense				Investments	7		
Savings Deposits		16,433	15,529	Treasury Bills		989,800	2,472,150
Term Deposits		81,633	232,083	Balance due from Com. Banks in Guyana		2,417,600	2,200,000
Other	15	18,235	23,134	Net balance due from Head Office		2,139,026	2,027,354
		116,301	270,746	Loans and Advances	8	5,012,577	5,360,596
Net Interest Income		319,808	297,409	Property and Equipment	9	175,874	190,503
Other Income		144,790	121,745	Tax Recoverable		145,238	149,691
Net Interest & Other Income		464,598	419,154	Other Assets	10	269,936	345,542
						591,048	685,736
Non-Interest Expenses	16					12,712,545	14,837,612
Salaries and Other Staff Costs		66,605	69,914	Liabilities			
Premises & Equipment		64,533	71,741	Deposits	11		
Other		39,705	27,940	Customers' Deposits		9,080,830	11,215,462
		170,843	169,595	Deferred Tax			
	17	293,755	249,559	Taxation Payable		86,400	35,100
Net Income Before Taxation				Other Liabilities	12	488,880	719,726
Taxation	18	106,173	35,100			9,656,110	11,970,288
Provision		- 33,215	72,754				
Profit after Taxation		220,797	141,705				
Other Comprehensive Income				Capital and Reserves			
Total Comprehensive Income		220,797	141,705	Share Capital	13	750,000	750,000
Earnings Per Share in Dollars				Retained Earnings		1,946,915	1,786,171
	Mr. Dheeraj Kashyap			Statutory Reserve*	14	359,520	331,153
On behalf of the Board: -	Secretary to Board			* includes undistributed profit		3,056,435	2,867,324
						12,712,545	14,837,612