



# Bank of Baroda (Guyana) Inc.

(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2012

	Note	2011-12	2010-11
		G\$ 000	G\$ 000
<b>Interest Income</b>			
Loans and Advances		274,319	273,981
Investments (Treasury Bills)		153,533	139,928
Local Bank Deposits		285	14,163
Foreign Bank Deposits		18,993	10,752
Other		-	-
		<b>447,130</b>	<b>438,824</b>
<b>Interest Expense</b>			
Savings Deposits		26,802	33,799
Term Deposits		44,706	53,590
Other	15	108,736	114,491
		<b>180,244</b>	<b>201,880</b>
Net Interest Income		266,886	236,944
Other Income		108,953	117,432
Net Interest & Other Income		<b>375,839</b>	<b>354,376</b>
<b>Non-Interest Expenses</b>	16	<b>114,095</b>	<b>90,355</b>
Salaries and Other Staff Costs		-	-
Premises & Equipment		-	-
Other		-	-
		<b>114,095</b>	<b>90,355</b>
Net Income Before Taxation	17	261,744	264,021
Taxation		125,946	107,360
Profit after Taxation		<b>- 135,798</b>	<b>- 156,661</b>
Earnings Per Share in Dollars		<b>1.81</b>	<b>*3.63</b>

\* (Adjusted)

On behalf of the Board: -

Mr. D.P. Trivedi - Chairman  
Mr. P.K. Kala - Managing Director  
Mr. Mukesh Wason - Director  
Mr. R.N. Poonai - Director

## BALANCE SHEET AS ON 31.03.2012

	Note	31-03-2012	31-03-2011
		G\$ 000	G\$ 000
<b>ASSETS:</b>			
<b>Cash Resources</b>			
Cash in hand and at Bank	6 (a)	1,351,619	840,814
Deposits with Bank of Guyana	6 (b)	2,108,536	903,669
		<b>3,460,155</b>	<b>1,744,483</b>
<b>Investments</b>	7		
Treasury Bills		4,398,480	5,052,252
Others		-	-
Loans and Advances	8	2,788,808	2,185,544
Property and Equipment	9	231,219	207,266
Tax Recoverable		309	309
Other Assets	10	89,502	99,113
		<b>321,030</b>	<b>306,688</b>
		<b>10,968,473</b>	<b>9,288,967</b>
<b>Liabilities</b>			
<b>Deposits</b>	11		
Customers' Deposits		9,269,955	7,732,830
Deferred Tax		32,511	20,405
Taxation Payable		22,278	41,187
Other Liabilities	12	156,680	143,294
		<b>9,481,424</b>	<b>7,937,716</b>
<b>Capital and Reserves</b>			
Share Capital	13	750,000	750,000
Retained Earnings		612,937	497,509
Statutory Reserve	14	124,112	103,742
		<b>1,487,049</b>	<b>1,351,251</b>
		<b>10,968,473</b>	<b>9,288,967</b>