



(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD JAN-JUN 2015

STATEMENT OF FINANCIAL POSITION AS ON 30 JUNE 2015

	Note	Jan-Jun 15	Jan- Jun 14		Note	Jun-15	Jun-14
		G\$ 000	G\$ 000			G\$ 000	G\$ 000
Interest Income				ASSETS:			
Loans and Advances		331,927	263,344	Cash Resources			
Investments (Treasury Bills)		40,330	8,441	Cash in hand and at Bank	6 (a)	99,269	93,671
Local Bank Deposits		8,538	12,694	Deposits with Bank of Guyana	6 (b)	2,381,116	2,438,416
Foreign Bank Deposits		11,191	35,221			2,480,385	2,532,087
		391,986	319,700				
Interest Expense				Investments	7		
Savings Deposits		11,081	9,107				
Term Deposits		121,094	60,219	Treasury Bills		3,764,930	3,044,690
Other	15	1,733	1,889	Balance due from Com. Banks in Guyana		516,687	1,109,530
		133,908	71,215	Net balance due from Head Office		1,998,182	1,365,005
Net Interest Income		258,078	248,485	Loans and Advances	8	6,081,294	5,078,840
Other Income		82,794	90,560	Property and Equipment	9	204,259	215,981
				Tax Recoverable		107,853	90,589
Net Interest & Other Income		340,872	339,045	Other Assets	10	194,520	115,135
						506,632	421,705
Non-Interest Expenses	16					15,348,110	13,551,857
Salaries and Other Staff Costs		36,548	34,941				
Premises & Equipment		18,041	15,109	Liabilities			
Other (incl. other provisions)		47,106	31,176				
		101,695	81,226	Deposits	11		
Net Income Before Taxation	17	239,177	257,819	Customers' Deposits		12,751,745	11,316,388
Taxation		165,240	85,757	Deferred Tax		56,006	53,177
				Taxation Payable		36,000	36,000
Profit after Taxation		73,937	172,062	Other Liabilities	12	186,933	100,362
Other Comprehensive Income		-	-			13,030,684	11,505,927
Total Comprehensive Income		73,937	172,062				
Earnings Per Share in Dollars		0.10	0.23	Capital and Reserves			
				Share Capital	13	750,000	750,000
On behalf of the Board: -	Mr. U.S. Rao			Retained Earnings		1,318,757	1,087,986
	Secretary to Board			Statutory Reserve*	14	248,669	207,944
				* includes undistributed profit		2,317,426	2,045,930
						15,348,110	13,551,857

BANK OF BARODA (GUYANA) INC
(SUBSIDIARY OF BANK OF BARODA (INDIA))
STATEMENT OF CHANGES IN EQUITY
For the period ended 30 June, 2015

	Share Capital	Retained Earnings	Statutory Reserve	Total
	G\$ 000	G\$ 000		G\$ 000
Period Ended 30 June 2014				
Balance at beginning of period	750,000	1,255,911	237,578	2,243,489
Profit for the year	-	62,846	-	62,846
Increase in share capital	-	-	-	-
Transfer	-	-	11,091	11,091
Balance at end of period	750,000	1,318,757	248,669	2,317,426

BANK OF BARODA (GUYANA) INC
(SUBSIDIARY OF BANK OF BARODA (INDIA))
STATEMENT OF CASH FLOWS
For the quarter ended 30 June, 2014

	30-Jun-14
Notes	G\$ 000
Cash flows from operating activities	
Net income before taxation	239,177
Adjustments for:	
Loss / (Gain) on disposal of fixed assets	-
Depreciation	7,878

Operating profit before working capital changes	247,055
Increase in customers' loans	(564,437)
Increase in statutory deposit with BOG	(825,912)
Increase customers' deposits	2,047,508
Decrease in other liabilities	(95,984)
Increase in other assets	(52,070)
Taxes paid	(153,188)

<i>Net cash from operating activities</i>	602,972

Cash flows from investing activities	
Increase in investments	(554,320)
Proceeds from disposal of fixed assets	-
Increase in property, plant and equipment	-

<i>Net cash used from investing activities</i>	(554,320)
Financing Activity	
Increase in share capital	-

Increase in cash and cash equivalents	48,652
Cash and cash equivalents, beginning of period	50,617

Cash and cash equivalents at end of period	99,269
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(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD APR-JUN 2015

STATEMENT OF FINANCIAL POSITION AS ON 30 JUNE 2015

	Note	Apr-Jun 15	Apr- Jun 14		Note	Apr-Jun 15	Apr-Jun 15
		G\$ 000	G\$ 000			G\$ 000	G\$ 000
Interest Income				ASSETS:			
Loans and Advances		163,899	141,258	Cash Resources			
Investments (Treasury Bills)		22,688	29,447	Cash in hand and at Bank	6 (a)	99,269	93,671
Local Bank Deposits		4,293	4,587	Deposits with Bank of Guyana	6 (b)	2,381,116	2,438,416
Foreign Bank Deposits		5,066	5,666			2,480,385	2,532,087
		195,946	180,958				
Interest Expense				Investments	7		
Savings Deposits		5,493	4,696	Treasury Bills		3,764,930	3,044,690
Term Deposits		63,040	31,690	Balance due from Com. Banks in Guyana		516,687	1,109,530
Other	15	889	959	Net balance due from Head Office		1,998,182	1,365,005
		69,422	37,345	Loans and Advances	8	6,081,294	5,078,840
Net Interest Income		126,524	143,613	Property and Equipment	9	204,259	215,981
Other Income		44,026	42,704	Tax Recoverable		107,853	90,589
Net Interest & Other Income		170,550	186,317	Other Assets	10	194,520	115,135
						506,632	421,705
Non-Interest Expenses	16					15,348,110	13,551,857
Salaries and Other Staff Costs		17,600	16,322	Liabilities			
Premises & Equipment		10,494	8,850	Deposits	11		
Other		18,019	9,297	Customers' Deposits		12,751,745	11,316,388
		46,113	34,469	Deferred Tax		56,006	53,177
Net Income Before Taxation	17	124,437	151,848	Taxation Payable		36,000	36,000
Taxation		36,000	36,000	Other Liabilities	12	186,933	100,362
Profit after Taxation		88,437	115,848			13,030,684	11,505,927
Other Comprehensive Income		-	-	Capital and Reserves			
Total Comprehensive Income		88,437	115,848	Share Capital	13	750,000	750,000
Earnings Per Share in Dollars		0.12	0.15	Retained Earnings		1,318,757	1,087,986
On behalf of the Board: -	Mr. U.S. Rao			Statutory Reserve*	14	248,669	207,944
	Secretary to Board			* includes undistributed profit		2,317,426	2,045,930
						15,348,110	13,551,857

BANK OF BARODA (GUYANA) INC
(SUBSIDIARY OF BANK OF BARODA (INDIA))
STATEMENT OF CHANGES IN EQUITY
For the period ended 30 June, 2015

	Share Capital	Retained Earnings	Statutory Reserve	Total
	G\$ 000	G\$ 000		G\$ 000
Period Ended 30 June 2014				
Balance at beginning of quarter	750,000	1,243,585	235,403	2,228,988
Profit for the year	-	75,172	-	75,172
Increase in share capital	-	-	-	-
Transfer	-	-	13,266	13,266
Balance at end of quarter	750,000	1,318,757	248,669	2,317,426

BANK OF BARODA (GUYANA) INC
(SUBSIDIARY OF BANK OF BARODA (INDIA))
STATEMENT OF CASH FLOWS
For the quarter ended 30 June, 2014

	30-Jun-15
Notes	G\$ 000
Cash flows from operating activities	
Net income before taxation	124,437
Adjustments for:	
Loss / (Gain) on disposal of fixed assets	-
Depreciation	4,531

Operating profit before working capital changes	128,968
Decrease in customers' loans	184,829
Increase in statutory deposit with BOG	(649,835)
Increase customers' deposits	741,713
Decrease in other liabilities	(15,149)
Increase in other assets	(38,024)
Taxes paid	(151,348)

<i>Net cash from operating activities</i>	201,154

Cash flows from investing activities	
Decrease in investments	(2,813,489)
Proceeds from disposal of fixed assets	-
Increase in property, plant and equipment	(5,066)

<i>Net cash used from investing activities</i>	(2,818,555)
Financing Activitiy	
Increase in share capital	-

Increase in cash and cash equivalents	(2,617,401)
Cash and cash equivalents, beginning of period	2,716,670

Cash and cash equivalents at end of period	99,269
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