

BANK OF BARODA ( GUYANA ) INC, GUYANA				
PUBLICATION OF FINANCIAL INDICATORS				
(COMMERCIAL BANK)				
	Mar-14	Jun-14	Sep-14	Dec-14
Ratios				
<b>1. Capital Adequacy :</b>				
1.1 Qualifying Capital/ RISK- weighted Assets	27.15	29.79	29.21	29.09
1.2 Tier I Capital/ Risk- weighted Assets	27.15	29.79	29.21	29.09
1.3 Tier II Capital / Risk- weighted Assets				
1.4 Capital and reserves/ Total Assets	13.80	15.02	16.02	16.75
<b>2. Lending to connected parties:</b>				
2.1 Related party loans/ gross loans				
2.2 Related party loans/ Capital base				
2.3 Director exposure/ related party loans				
<b>3. Asset Composition</b>				
3.1 Business enterprises loans/ gross loans	84.29	83.22	80.33	79.66
3.2 Agriculture loans/ gross loans	7.63	7.05	5.81	6.07
3.3 Mining and quarry loans/ gross loans				
3.4 Manufacturing loans/ gross loans	34.57	32.07	29.53	21.88
3.5 Services loans/ gross loans	42.09	44.10	44.98	51.70
3.6 Households loans/ gross loans	4.26	4.71	6.49	6.78
3.7 Top 20 borrowers exposure/ total exposure	38.80	40.37	34.97	29.94
3.8 Top 20 borrowers exposure/ Capital base	13.62	6.85	8.70	10.92
<b>4. Asset Quality</b>				
4.1 Non- performing loans/ gross loans	0.57	0.52	0.49	0.44
4.2 Non- performing loans/ gross assets	0.19	0.19	0.19	0.18
4.3 Non- performing loans net of reserve for loan losses/ capital and reserves	0.95	0.84	0.78	0.68
4.4 Non- performing loans/ capital and reserves	1.43	1.30	1.22	1.09
4.5 Reserves for loan losses / non- performing loans	33.36	34.82	35.43	37.69
4.6 Total on- balance sheet assets/ capital and reserves	7.24	6.65	6.24	5.97
4.7 Gross loans/ deposits	43.32	44.96	48.17	51.63
4.8 Gross loans/ gross assets	34.24	37.51	39.38	41.23
4.9 Risk- weighted assets (on- plus off- balance sheet assets)	39.21	47.78	44.70	46.95
4.10 Contingent liabilities/ gross assets	9.91	10.79	10.86	5.42
4.11 Large exposure/ capital base	13.11	6.72	8.53	10.88
4.12 Reserve for loan losses/ gross loans	0.19	0.18	0.17	0.16
<b>5. Earnings and Profitability</b>				
5.1 Return on assets	0.52	0.84	0.72	0.74
5.2 Return on equity	3.68	5.83	4.69	4.56
5.3 Net interest income/ operating income	56.20	61.81	67.47	61.36
5.4 Non-interest income/ operating income	25.64	19.09	16.26	17.98
5.5 Operating expenses/ operating income	41.50	32.10	43.77	40.90
5.6 Foreign exchange gains/ operating income	18.57	12.37	8.01	7.55
5.7 Interest expense / interest income	24.41	20.63	27.66	25.17
5.8 Non- interest income/ operating expenses	61.79	59.46	37.15	43.98
5.9 Personnel expenses/ operating expenses	24.04	16.92	11.91	15.85
5.10 Earning assets/ average total assets	64.52	59.00	67.21	67.29
5.11 Non-ninterest expenses/ operating income	23.35	15.41	20.6	20.25
5.12 Personnel expenses/ non- interest expenses	42.73	35.26	25.30	32.02
5.13 Net operating income/ average total assets	0.82	1.10	0.99	1.01
5.14 Operating expenses/ average total assets	0.58	0.52	0.77	0.70
5.15 Operating expenses/ operating income	41.5	32.1	43.77	40.90
5.17 Interest rate spread	11	11	11	11
<b>6. Liquidity</b>				
6.1 Interest expense/ average earning assets	0.43	0.44	0.64	0.52
6.2 Net interest income/ average earning assets	1.35	1.72	1.68	1.57
6.3 Liquid assets/ gross assets	17.51	18.34	12.50	34.39
6.4 Liquid assets/ total demand and time liabilities	20.83	21.9	15.23	43.06
6.5 Deposits/ gross loans	2.30	2.22	2.07	1.94
6.6 Deposits/ earning assets	1.29	1.39	1.20	1.18
6.7 Deposits/ gross assets	79.03	83.44	81.77	79.87