## BANK OF BARODA ( GUYANA ) INC, GUYANA PUBLICATION OF FINANCIAL INDICATORS (COMMERCIAL BANK)

5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4       1.82       1.45       1.42	(COMMERCIAL BANK)				
1.1 Qualifying Capital/ RISK: weighted Assets   27.87   33.34   31.48   30.61   1.3 Tier Il Capital / Risk: weighted Assets   7.87   33.34   31.48   30.61   1.3 Tier Il Capital / Risk: weighted Assets   7.87   33.34   31.48   30.61   1.3 Tier Il Capital / Risk: weighted Assets   7.87   33.54   31.48   30.61   1.4 Capital and reserves/ Total Assets   7.87   31.52   15.36   1.4 Capital and reserves/ Total Assets   7.87   31.52   15.36   1.4 Capital and reserves/ Total Assets   7.87   31.52   15.36   1.5 Asset Composition   7.8   7.8   7.8   7.8   7.8   1.5 Asset Composition   7.8   7.8   7.8   7.8   7.8   7.8   7.8   7.8   1.5 Asset Composition   7.8	Ratios	Mar-15	Jun-15	Sep-15	Dec-15
1.1 Qualifying Capital/ RISK: weighted Assets   27.87   33.34   31.48   30.61   1.3 Tier Il Capital / Risk: weighted Assets   7.87   33.34   31.48   30.61   1.3 Tier Il Capital / Risk: weighted Assets   7.87   33.34   31.48   30.61   1.3 Tier Il Capital / Risk: weighted Assets   7.87   33.54   31.48   30.61   1.4 Capital and reserves/ Total Assets   7.87   31.52   15.36   1.4 Capital and reserves/ Total Assets   7.87   31.52   15.36   1.4 Capital and reserves/ Total Assets   7.87   31.52   15.36   1.5 Asset Composition   7.8   7.8   7.8   7.8   7.8   1.5 Asset Composition   7.8   7.8   7.8   7.8   7.8   7.8   7.8   7.8   1.5 Asset Composition   7.8					
1.2 Tier   Capital / Risk- weighted Assets					
1.3 Ter     Capital   / Risk- weighted Assets		+			
1.4 Capital and reserves/ Total Assets		27.87	33.34	31.48	30.61
2. I lending to connected parties:            2.1 Related party toans/ gross loans            2.2 Related party toans/ gross loans            2.2 Related party toans/ capital base            2.2 Prinction exposury related party loans            3.1 Business enterprises loans/ gross loans            3.2 Agriculture loans/ gross loans            3.3 Mining and quarry loans/ gross loans            3.4 Manufacturing loans/ gross loans            3.5 Services loans/ gross loans            3.6 Households loans/ gross loans            3.7 Top 20 borrowers exposure/ gross loans            3.8 Toyles loans/ gross loans            4. Asset Quality            4. Asset Quality            4. Non- performing loans/ gross soans            4.0 Non- performing loans/ gross soans            4.1 Non- performing loans/ gross soats            4.2 Non- performing loans/ gross soats            4.3 Non- performing loans/ gross soats            4.4 Non- performing loans/ gross soats            4.5 Total on- balance sheet assets/ capital and reserves <t< td=""><td>·</td><td>15 69</td><td>15 35</td><td>15 28</td><td>15 36</td></t<>	·	15 69	15 35	15 28	15 36
2.1 Related party loans/ Capital base	2.4 Capital and reservesy focal resects	13.03	13.33	13.20	13.30
2.2 Related party loans/ Capital base	2. Lending to connected parties:				
3.   Asset Composition					
3.1 Business enterprises loans/ gross loans 3.2 Agriculture loans/ gross loans 3.2 Agriculture loans/ gross loans 3.3 Mining and quarry loans/ gross loans 3.4 Manufacturing loans/ gross loans 3.5 Services loans/ gross loans 3.5 Services loans/ gross loans 3.6 Households loans/ gross loans 3.7 Services loans/ gross loans 3.8 Float loans/ gross loans 3.9 Services loans/ gross loans 3.0 Services loans/ gross loans 4.1 Non-performing loans/ gross loans 4.2 Non-performing loans/ gross assets 4.3 Non-performing loans/ gross assets 5.0 Services loans/ gross loans 5.0 Services loans/					
3.1 Business enterprises loans/ gross loans   4.94   6.33   4.97   3.64   3.2 Agriculture loans/ gross loans   4.94   6.33   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.5   3.5   4.72   3.5   4.72   3.7   70.2   5.5   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   4.3   3.7   70.2   5.30   5.1.6   4.72   4.3   3.7   70.2   4.2   4.3   4.	2.3 Director exposure/ related party loans				
3.1 Business enterprises loans/ gross loans   4.94   6.33   4.97   3.64   3.2 Agriculture loans/ gross loans   4.94   6.33   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.3   4.97   3.64   3.5   3.5   4.72   3.5   4.72   3.7   70.2   5.5   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   3.7   70.2   5.30   5.1.6   4.72   4.3   3.7   70.2   5.30   5.1.6   4.72   4.3   3.7   70.2   4.2   4.3   4.	3 Asset Composition				
3.2 Agriculture loans/ gross loans       4.94       6.33       4.97       3.64         3.3 Mining and quarry loans/ gross loans       1.82       1.98       1.98       1.59       5.04       0.36       0.43         3.4 Manufacturing loans/ gross loans       1.82       1.98       1.90       1.59       5.59       5.30       5.94       47.14         3.6 Households loans/ gross loans       5.59       5.30       5.16       4.72       3.8       70 p2 0 borrowers exposure/ Capital base       28.97       30.08       29.94       27.92         3.8 Top 20 borrowers exposure/ Capital base       21.40       13.60       22.11       14.83         4. Asset Quality       4.1       1.01       0.19       0.19       0.01       0.01         4.1 Non-performing loans/ gross assets       0.08       0.07       0.00       0.00         4.2 Non-performing loans/ gross assets       0.08       0.07       0.00       0.00         4.3 Non-performing loans gross assets       0.08       0.07       0.00       0.00         4.3 Non-performing loans ret of reserve for loan losses/ capital and reserves       0.50       0.48       0.03       0.00         4.5 Reserves for loan losses for non-performing loans       36.55       37.53       38.95 <t< td=""><td></td><td>80.42</td><td>78 70</td><td>70.25</td><td>67 16</td></t<>		80.42	78 70	70.25	67 16
3.3 Mining and quarry loans/ gross loans       0.46       0.36       0.43         3.4 Manufacturing loans/ gross loans       18.82       19.88       19.08       15.95         3.5 Services loans / gross loans       5.56       5.20       24.85       47.14         3.6 Households loans/ gross loans       5.59       5.30       5.16       4.72         3.7 Top 20 borrowers exposure/ total exposure       28.97       30.08       29.94       27.92         3.8 Top 20 borrowers exposure/ Capital base       21.40       13.60       22.11       14.83         4. Asset Quality					
3.4 Manufacturing loans/ gross loans       18.82       19.88       19.08       15.95         3.5 Services loans/ gross loans       55.66       52.02       45.85       47.2         3.7 Top 20 borrowers exposure/ total exposure       28.97       30.08       29.94       27.92         3.8 Top 20 borrowers exposure/ Capital base       21.40       13.60       22.11       14.83         4. Asset Quality       4.       Asset Quality       0.19       0.19       0.01       0.01         4.1 Non- performing loans/ gross loans       0.19       0.19       0.01       0.01         4.2 Non- performing loans/ gross assets       0.08       0.07       0.00       0.00         4.3 Non- performing loans/ gross assets       0.08       0.07       0.00       0.00         4.4 Non- performing loans/ gross assets       0.50       0.48       0.03       0.03         4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.56         4.6 Total on- bilance sheet assets/ capital and reserves       6.37       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51       6.51	-	7.54			
3.5 Services loans/ gross loans       56.66       \$2.02       45.85       47.14         3.6 Households loans/ gross loans       5.59       5.30       5.16       4.72         3.7 Top 20 borrowers exposure/ total exposure       28.87       30.8       29.94       27.92         3.8 Top 20 borrowers exposure/ Capital base       21.40       13.60       22.11       14.83         4. Asset Quality       4.1 Non- performing loans/ gross loans       0.19       0.01       0.01       0.00         4.3 Non- performing loans gross assets       0.08       0.07       0.00       0.00         4.3 Non- performing loans gross assets       0.08       0.07       0.00       0.00         4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.53       6.51         4.7 Gross loans/ gross assets       42.45       39.51       48.92       50.65         4.7 Gross loans/ gross assets       42.45       39.51       48.93       40.33       40.32         4.9 Risk-weighted assets (on- plus off- balance sheet assets)       45.41       41.79       43.72       48.92       50.41       41.11       48.92       50.71 <t< td=""><td></td><td>18.82</td><td></td><td></td><td></td></t<>		18.82			
3.6 Households loans/ gross loans       5.59       5.30       5.16       4.72         3.7 Top 20 borrowers exposure/ total exposure       28.97       30.08       29.94       27.92         3.8 Top 20 borrowers exposure/ Capital base       21.40       13.60       22.11       1.483         4. Asset Quality       1       4       1.50       22.11       1.483         4.1 Non- performing loans/ gross loans       0.19       0.19       0.01       0.01       0.01         4.2 Non- performing loans gross assets       0.08       0.07       0.00       0.00         4.3 Non- performing loans ret of reserve for loan losses/ capital and reserves       0.50       0.48       0.03       0.00         4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51					
3.7 Top 20 borrowers exposure/ Capital base   21.40   13.60   22.11   18.31	. 6				
3.8   Top 20 borrowers exposure   Capital base   21.40   13.60   22.11   14.83					
4.1 Non- performing loans/ gross loans       0.19       0.19       0.01       0.01         4.2 Non- performing loans/ gross assets       0.08       0.07       0.00       0.00         4.3 Non- performing loans net of reserve for loan losses/ capital and reserves       0.50       0.48       0.03       0.03         4.4 Non- performing loans net of reserve for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.5 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.52       6.51       4.54       4.79       40.22       40.22       4.89       50.05       4.89       50.05       4.89       49.03       40.03       40.33       40.22       49.22       50.05       4.89       50.05       4.89       35.0       60.01       40.72       43.71       43.72       43.72       43.72       43.72       43.72       43.71       43.72					
4.1 Non- performing loans/ gross loans       0.19       0.19       0.01       0.01         4.2 Non- performing loans/ gross assets       0.08       0.07       0.00       0.00         4.3 Non- performing loans net of reserve for loan losses/ capital and reserves       0.50       0.48       0.03       0.03         4.4 Non- performing loans net of reserve for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.5 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.52       6.51       4.54       4.79       40.22       40.22       4.89       50.05       4.89       50.05       4.89       49.03       40.03       40.33       40.22       49.22       50.05       4.89       50.05       4.89       35.0       60.01       40.72       43.71       43.72       43.72       43.72       43.72       43.72       43.71       43.72					
4.2 Non- performing loans/ gross assets       0.08       0.07       0.00       0.00         4.3 Non- performing loans net of reserve for loan losses/ capital and reserves       0.50       0.48       0.00       0.00         4.4 Non- performing loans/ capital and reserves       0.50       0.48       0.03       0.03         4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.53       6.51         4.7 Gross loans/ deposits       52.21       44.72       48.92       50.05         4.8 Gross loans/ gross assets       42.45       39.51       40.33       40.32         4.9 Risk- weighted assets (on- plus off- balance sheet assets)       45.41       41.79       43.72       43.77         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Return on assets       0.56       0.93       0.46       0.72         5.1 Return on assets       0.56       0.93       0.46 <t< td=""><td></td><td>2</td><td>0.15</td><td>0.51</td><td>0.01</td></t<>		2	0.15	0.51	0.01
4.3 Non- performing loans net of reserve for loan losses/ capital and reserves       0.32       0.30       0.00       0.00         4.4 Non- performing loans/ capital and reserves       0.50       0.48       0.03       0.03         4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.53       6.51         4.7 Gross loans/ gross assets       42.45       39.51       40.33       40.32         4.8 Risk- weighted assets (on- plus off- balance sheet assets)       42.45       39.51       40.33       40.32         4.9 Risk- weighted assets (on- plus off- balance sheet assets)       42.41       43.72       43.17         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Large exposure/ capital base       21.37       13.58       22.00       14.83         4.12 Large exposure/ capital base       21.37       13.58       22.00       14.83         4.12 Large exposure/ capital base       21.37       13.59       20.61       15.22       14.83         4.12 Large exposure/ capital base					
4.4 Non-performing loans/ capital and reserves       0.50       0.48       0.03       0.03         4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.5         4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.51       6.51         4.7 Gross loans/ deposits       52.21       47.72       48.92       50.05         4.8 Gross loans/ gross assets       42.45       39.51       40.33       40.32         4.9 Risk- weighted assets (on- plus off- balance sheet assets)       45.41       41.79       43.72       43.72         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1       5.50       0.93       0.46       0.72         5.1 Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       16.51       15.07       14.88       18.89	·				
4.5 Reserves for loan losses / non- preforming loans       36.55       37.53       89.5       89.50         4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.53       6.51         4.7 Gross loans/ deposits       52.21       47.72       48.92       50.05         4.8 Gross loans/ gross assets       42.45       39.51       40.33       40.32         4.9 Risk- weighted assets (on-plus off- balance sheet assets)       45.41       41.79       43.72       43.17         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.6       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1       5.0       0.93       0.46       0.72         5.1 Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest expenses/ operating income       51.13       39.56       58.86       45.64					
4.6 Total on- balance sheet assets/ capital and reserves       6.37       6.51       6.53       6.51         4.7 Gross loans/ deposits       52.21       47.72       48.92       50.05         4.8 Gross loans/ gross assets       42.43       39.51       40.33       40.32         4.9 Risk- weighted assets (on-plus off-balance sheet assets)       45.41       41.79       43.72       43.72         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1       Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       51.13       39.56       58.86       45.64         5.7 Interest expenses/ interest income       32.89       27.99					
4.7 Gross loans/ deposits       52.21       47.72       48.92       50.05         4.8 Gross loans/ gross assets       42.45       39.51       40.33       40.32         4.9 Risk- weighted assets (on- plus off- balance sheet assets)       45.41       41.79       43.72       43.17         4.10 Contingent liabilities (gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       51.13       39.56       58.86       45.64         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expenses / interest income/ operating expenses       32.28       23.81       25.29       41.38	·				
4.8 Gross loans/ gross assets       42.45       39.51       40.33       40.32         4.9 Risk- weighted assets (on- plus off- balance sheet assets)       45.41       41.79       43.72       43.77         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       0.56       0.93       0.46       0.72         5.1 Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       51.13       39.56       58.86       45.64         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating expenses       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.28       38.10       25.29       41.38         5.9 Person					
4.9 Risk- weighted assets (on- plus off- balance sheet assets)       45.41       41.79       43.72       43.17         4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1       Return on assets       0.56       0.93       0.46       0.72         5.2 Return on assets       0.56       0.93       0.46       0.72         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       51.13       39.56       58.86       45.64         5.5 Operating expenses/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
4.10 Contingent liabilities/ gross assets       3.22       3.82       3.76       3.51         4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1       5.2       1.5       5.2       1.5       5.2       1.5       5.2       1.5       5.2       1.5       5.2       1.5       5.2       1.5       5.2       1.5       5.2       1.5       5.4       5.2       7.9       4.6       5.2       5.2       7.9       4.6       6.0       2.99       4.69       5.3       Net interest income/ operating income       56.02       61.15       5.4.45       52.79       5.4       52.79       5.4       8.8       18.89       5.5       5.9       6.00       2.99       4.69       5.5       5.9       6.00       2.99       4.69       5.5       5.9       6.00       2.99       4.69       5.5       5.7       1.5       5.4.45       52.79       5.2       5.2       7.5       1.5       5.4.5       52.79       3.60       3.8       8.86       45.64       5.6       5.5       5.6       7.5       1.5	, 8				
4.11 Large exposure/ capital base       21.37       13.58       22.08       14.83         4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1       Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       16.51       15.07       14.88       18.89         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non-interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.1         5.11 Non-interest expenses/ operating income       23.67       15.79 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
4.12 Reserve for loan losses/ gross loans       0.06       0.07       0.07       0.01         5. Earnings and Profitability       5.1 Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       16.51       15.07       14.88       18.89         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expenses / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest expenses / interest income       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       32.28       38.10       25.29       41.38         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16					
5.       Earnings and Profitability       0.56       0.93       0.46       0.72         5.2       Return on assets       0.56       0.93       0.46       0.72         5.2       Return on equity       3.50       6.00       2.99       4.69         5.3       Net interest income/ operating income       16.51       15.07       14.88       18.89         5.4       Non-interest income/ operating income       51.13       39.56       58.86       45.64         5.5       Operating expenses/ operating income       7.51       15.03       8.67       5.88         5.7       Interest expense / interest income       32.89       27.99       36.03       34.91         5.8       Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9       Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10       Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11       Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12       Personnel expenses/ non-interest expenses       34.09       38.16       29.57       48.98 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
5.1 Return on assets       0.56       0.93       0.46       0.72         5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       16.51       15.07       14.88       18.89         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.72       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95					
5.2 Return on equity       3.50       6.00       2.99       4.69         5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       16.51       15.07       14.88       18.89         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       66.91       26.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.00       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ operating income       51.13       39.56       58.86	5. Earnings and Profitability				
5.3 Net interest income/ operating income       56.02       61.15       54.45       52.79         5.4 Non-interest income/ operating income       16.51       15.07       14.88       18.89         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.0	5.1 Return on assets	0.56	0.93	0.46	0.72
5.4 Non-interest income/ operating income       16.51       15.07       14.88       18.89         5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       6.1 Interest expense/ average earning assets       0.69	5.2 Return on equity	3.50	6.00	2.99	4.69
5.5 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       6.1 Interest expense/ average earning assets       0.69	5.3 Net interest income/ operating income	56.02	61.15	54.45	52.79
5.6 Foreign exchange gains/ operating income       7.51       15.03       8.67       5.88         5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       6.1 Interest expense/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4	5.4 Non-interest income/ operating income	16.51	15.07	14.88	18.89
5.7 Interest expense / interest income       32.89       27.99       36.03       34.91         5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity	5.5 Operating expenses/ operating income	51.13	39.56	58.86	45.64
5.8 Non- interest income/ operating expenses       32.28       38.10       25.29       41.38         5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       6.1 Interest expense/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4       1.82       1.45       1.42         6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02		_			5.88
5.9 Personnel expenses/ operating expenses       15.78       15.23       14.16       18.59         5.10 Earning assets/ average total assets       69.12       65.28       64.9       66.61         5.11 Non-interest expenses/ operating income       23.67       15.79       28.19       17.32         5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity	·				
5.10 Earning assets/ average total assets       69.12 65.28 64.9 66.61         5.11 Non-interest expenses/ operating income       23.67 15.79 28.19 17.32         5.12 Personnel expenses/ non- interest expenses       34.09 38.16 29.57 48.98         5.13 Net operating income/ average total assets       0.81 1.17 0.69 0.95         5.14 Operating expenses/ average total assets       0.85 0.76 0.99 0.79         5.15 Operating expenses/ operating income       51.13 39.56 58.86 45.64         5.17 Interest rate spread       9.53 8.37 11.00 11.00         6. Liquidity       0.69 0.70 0.80 0.76         6.2 Net interest expense/ average earning assets       0.69 0.70 0.80 0.76         6.2 Net interest income/ average earning assets       1.4 1.82 1.45 1.42         6.3 Liquid assets/ gross assets       25.49 30.55 36.66 29.49         6.4 Liquid assets/ total demand and time liabilites       31.02 42.92 52.85 38.32         6.5 Deposits/ gross loans       1.92 2.09 2.04 2.00         6.6 Deposits/ earning assets       1.24 1.29 1.28 1.24					
5.11 Non-interest expenses/ operating income       23.67 15.79 28.19 17.32         5.12 Personnel expenses/ non- interest expenses       34.09 38.16 29.57 48.98         5.13 Net operating income/ average total assets       0.81 1.17 0.69 0.95         5.14 Operating expenses/ average total assets       0.85 0.76 0.99 0.79         5.15 Operating expenses/ operating income       51.13 39.56 58.86 45.64         5.17 Interest rate spread       9.53 8.37 11.00 11.00         6. Liquidity       0.69 0.70 0.80 0.76         6.2 Net interest income/ average earning assets       1.4 1.82 1.45 1.42         6.3 Liquid assets/ gross assets       25.49 30.55 36.66 29.49         6.4 Liquid assets/ total demand and time liabilites       31.02 42.92 52.85 38.32         6.5 Deposits/ gross loans       1.92 2.09 2.04 2.00         6.6 Deposits/ earning assets       1.24 1.29 1.28 1.24					
5.12 Personnel expenses/ non- interest expenses       34.09       38.16       29.57       48.98         5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       6.1 Interest expense/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4       1.82       1.45       1.42         6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24		1			
5.13 Net operating income/ average total assets       0.81       1.17       0.69       0.95         5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       Colspan="2">Colspan	·				
5.14 Operating expenses/ average total assets       0.85       0.76       0.99       0.79         5.15 Operating expenses/ operating income       51.13       39.56       58.86       45.64         5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity		_			
5.15 Operating expenses/ operating income       51.13 39.56 58.86 45.64         5.17 Interest rate spread       9.53 8.37 11.00 11.00         6. Liquidity       0.69 0.70 0.80 0.76         6.2 Net interest expense/ average earning assets       1.4 1.82 1.45 1.42         6.3 Liquid assets/ gross assets       25.49 30.55 36.66 29.49         6.4 Liquid assets/ total demand and time liabilites       31.02 42.92 52.85 38.32         6.5 Deposits/ gross loans       1.92 2.09 2.04 2.00         6.6 Deposits/ earning assets       1.24 1.29 1.28 1.24					
5.17 Interest rate spread       9.53       8.37       11.00       11.00         6. Liquidity       0.69       0.70       0.80       0.76         6.2 Net interest expense/ average earning assets       1.4       1.82       1.45       1.42         6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24					
6. Liquidity       0.69       0.70       0.80       0.76         6.1 Interest expense/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4       1.82       1.45       1.42         6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24		+			
6.1 Interest expense/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4       1.82       1.45       1.42         6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24	5.12 Miterest rate spread	7.55	0.37	11.00	11.00
6.1 Interest expense/ average earning assets       0.69       0.70       0.80       0.76         6.2 Net interest income/ average earning assets       1.4       1.82       1.45       1.42         6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24	6. Liquidity				
6.3 Liquid assets/ gross assets       25.49       30.55       36.66       29.49         6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24	6.1 Interest expense/ average earning assets	0.69	0.70		0.76
6.4 Liquid assets/ total demand and time liabilites       31.02       42.92       52.85       38.32         6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24		1.4	1.82	1.45	1.42
6.5 Deposits/ gross loans       1.92       2.09       2.04       2.00         6.6 Deposits/ earning assets       1.24       1.29       1.28       1.24	6.3 Liquid assets/ gross assets	25.49	30.55	36.66	29.49
6.6 Deposits/ earning assets 1.24 1.29 1.28 1.24	6.4 Liquid assets/ total demand and time liabilites	31.02	42.92	52.85	38.32
	6.5 Deposits/ gross loans	1.92	2.09	2.04	2.00
6.7 Deposits/ gross assets 81.31 82.78 82.45 80.56	6.6 Deposits/ earning assets	1.24	1.29	1.28	1.24
	6.7 Deposits/ gross assets	81.31	82.78	82.45	80.56

- 1 Capital and reserves as reported at item 7: capital and reserve on **BSI** (i.e., Statement of Assets and Liabilities)
- 2 Reserve for loan losses is the sum of the **IAS** and Supervision Guideline No. 5 requirements as reported at Item: 9 (Reserve for loan losses) and Item 7a: Reserve for contingency
- 3 Gross assets are the same as total on-balance sheet assets shown on BSI.
- 4 Gross loans are the same as **Item 9: Loans and advances on BSI (** i.e Statement of Assets and Liabilities)
- 5 Securities are as reported at Item 8: Securities on BS-I (i.e. Statement of Assets and
- 6 Please refer to Bank of Guyana's letter dated July 15, 2008 and Circular No. 55/2003.
- 7 Please see item 1.4 for calculation of total assets
- 8 Please see item 1.4 for calculation of capital and reserves
- 9 Operating income is all income derived from normal banking/ financial operations.
- 10 Operating expenses represent all expenses incurred from normal bankingl financial operations
- 11 Please see item 5.4 for components of non-interest income.
- 12 Any interest bearing deposits and otherplacement of funds due fom Head Office, Parent Company, branch or other banks abroad.
- 13 Please see item 5.10 for components of earning assets.
- 14 Please see iem 6.1 for formula to calculate average earning assets.
- 15 As per circular No.52/98