

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

Ratios	Mar-15	Jun-15	Sep-15	Dec-15
<b>1. Capital Adequacy :</b>				
1.1 Qualifying Capital/ RISK- weighted Assets	27.87	33.34	31.48	30.61
1.2 Tier I Capital/ Risk- weighted Assets	27.87	33.34	31.48	30.61
1.3 Tier II Capital / Risk- weighted Assets				
1.4 Capital and reserves/ Total Assets	15.69	15.35	15.28	15.36
<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	80.42	78.70	70.25	67.16
3.2 Agriculture loans/ gross loans	4.94	6.33	4.97	3.64
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	56.66	52.02	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	28.97	30.08	29.94	27.92
3.8 Top 20 borrowers exposure/ Capital base	21.40	13.60	22.11	14.83
<b>4. Asset Quality</b>				
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	0.32	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/ 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
<b>5. Earnings and Profitability</b>				
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	66.61
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
<b>6. Liquidity</b>				
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 liabilities	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
6.7 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 banking/ financial operation:
- 11 Please see item 5.4 for components of non- interest income.
- 12 Any interest bearing deposits and other placement of funds due from Head Office, Parent Company, branch or other banks abroad.
- 13 Please see item 5.10 for components of earning assets.
- 14 Please see item 6.1 for formula to calculate average earning assets.
- 15 As per circular No.52/98