



Bank Bank of Baroda (Guyana) Inc.

(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD OCT-DEC 2019

STATEMENT OF FINANCIAL POSITION AS ON 31 DECEMBER 2019

| | Note | Oct-Dec 19 | Oct-Dec 18 | | Note | Oct-Dec 19 | Oct-Dec 18 |
|--------------------------------------|---------------------|--------------------|----------------|---------------------------------------|-------|-------------------|-------------------|
| | | G\$ 000 | G\$ 000 | | | G\$ 000 | G\$ 000 |
| Interest Income | | | | ASSETS: | | | |
| Loans and Advances | | 288,558 | 342,563 | Cash Resources | | | |
| Investments (Treasury Bills) | | 8,181 | 12,689 | Cash in hand and at Bank | 6 (a) | 76,777 | 100,280 |
| Local Bank Deposits | | 6,260 | 45,568 | Deposits with Bank of Guyana | 6 (b) | 3,038,364 | 1,462,214 |
| Foreign Bank Deposits | | 15,042 | 35,289 | | | 3,115,141 | 1,562,494 |
| | | 318,041 | 436,109 | | | | |
| Interest Expense | | | | Investments | 7 | | |
| Savings Deposits | | 16,885 | 16,433 | Treasury Bills | | 1,484,850 | 989,800 |
| Term Deposits | | 30,669 | 81,633 | Balance due from Com. Banks in Guyana | | 711,000 | 2,417,600 |
| Other | 15 | 14,521 | 18,235 | Net balance due from Head Office | | 459,795 | 2,139,026 |
| | | 62,075 | 116,301 | Loans and Advances | 8 | 4,862,718 | 5,012,577 |
| Net Interest Income | | 255,966 | 319,808 | Property and Equipment | 9 | 166,519 | 175,874 |
| Other Income | | 174,692 | 144,790 | Tax Recoverable | | 216,093 | 145,238 |
| Net Interest & Other Income | | 430,658 | 464,598 | Other Assets | 10 | 74,004 | 269,936 |
| | | | | | | 456,616 | 591,048 |
| Non-Interest Expenses | 16 | | | | | 11,090,120 | 12,712,545 |
| Salaries and Other Staff Costs | | 72,328 | 66,605 | Liabilities | | | |
| Premises & Equipment | | 77,729 | 64,533 | Deposits | 11 | | |
| Other | | 30,840 | 39,705 | Customers' Deposits | | 7,291,022 | 9,080,830 |
| | | 180,897 | 170,843 | Deferred Tax | | | |
| | 17 | 249,761 | 293,755 | Taxation Payable | | 108,803 | 86,400 |
| Net Income Before Taxation | | | | Other Liabilities | 12 | 591,871 | 488,880 |
| Taxation | 18 | 108,803 | 106,173 | | | 7,991,696 | 9,656,110 |
| Provision | | 2,042 | 33,215 | | | | |
| Profit after Taxation | | 138,918 | 220,797 | | | | |
| Other Comprehensive Income | | | | Capital and Reserves | | | |
| Total Comprehensive Income | | 138,918 | 220,797 | Share Capital | 13 | 750,000 | 750,000 |
| Earnings Per Share in Dollars | | | | Retained Earnings | | 1,979,007 | 1,946,915 |
| | Mr. Dheeraj Kashyap | | | Statutory Reserve* | 14 | 369,417 | 359,520 |
| On behalf of the Board: - | Secretary to Board | Secretary to Board | | * includes undistributed profit | | 3,098,424 | 3,056,435 |
| | | | | | | 11,090,120 | 12,712,545 |