



Bank of Baroda (Guyana) Inc.

(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD APRIL-JUNE 2020

STATEMENT OF FINANCIAL POSITION AS ON 30 JUNE 2020

	Note	April-June 20	April-June 19		Note	April-June 20	April-June 19
		G\$ 000	G\$ 000			G\$ 000	G\$ 000
Interest Income				ASSETS:			
Loans and Advances		105,721	109,881	Cash Resources			
Investments (Treasury Bills)		3,777	2,555	Cash in hand and at Bank	6 (a)	88,808	76,640
Local Bank Deposits		7,016	438	Deposits with Bank of Guyana	6 (b)	3,021,137	3,115,112
Foreign Bank Deposits		9,346	5,526			3,109,945	3,191,752
		125,860	117,524				
Interest Expense				Investments	7		
Savings Deposits		6,491	5,575	Treasury Bills		1,484,850	989,800
Term Deposits		14,637	11,640	Balance due from Com. Banks in Guyana		711,000	711,000
Other	15	4,356	5,369	Net balance due from Head Office		1,667,544	599,277
		25,484	22,584	Loans and Advances	8	4,524,816	4,669,635
Net Interest Income		100,376	94,940	Property and Equipment	9	156,045	163,560
Other Income		15,887	68,405	Tax Recoverable		179,313	158,623
Net Interest & Other Income		116,263	163,345	Other Assets	10	102,967	84,606
						438,325	406,789
Non-Interest Expenses	16					11,936,480	10,568,253
Salaries and Other Staff Costs		23,274	19,756	Liabilities			
Premises & Equipment		25,158	24,101	Deposits	11		
Other		7,462	6,306	Customers' Deposits		8,608,765	7,283,635
		55,894	50,163	Deferred Tax			
Net Income Before Taxation	17	60,369	113,182	Taxation Payable		64,267	51,495
Taxation	18	51,663	51,203	Other Liabilities	12	107,967	197,553
Provision	-	36,695	30,915			8,780,999	7,532,683
Profit after Taxation		45,401	31,064				
Other Comprehensive Income				Capital and Reserves			
Total Comprehensive Income		45,401	31,064	Share Capital	13	750,000	750,000
Earnings Per Share in Dollars		0.06	0.04	Retained Earnings		2,024,921	1,932,331
On behalf of the Board: -	Secretary to	Board		Statutory Reserve*	14	380,560	353,239
				* includes undistributed profit		3,155,481	3,035,570
						11,936,480	10,568,253