



Bank of Baroda (Guyana) Inc.

(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD APR-JUNE 2021

STATEMENT OF FINANCIAL POSITION AS ON 30 JUNE 2021

	Note	Apr-Jun 21	Apr-Jun 20		Note	Jun-21	Jun-20
		G\$ 000	G\$ 000			G\$ 000	G\$ 000
Interest Income				ASSETS:			
Loans and Advances		132,567	105,721	Cash Resources			
Investments (Treasury Bills)		7,304	3,777	Cash in hand and at Bank	6 (a)	85,094	88,808
Local Bank Deposits		6,329	7,016	Deposits with Bank of Guyana	6 (b)	2,604,616	3,021,137
Foreign Bank Deposits		7,237	9,346			2,689,710	3,109,945
		153,437	125,860				
Interest Expense				Investments	7		
Savings Deposits		7,664	6,491	Treasury Bills		2,900,156	1,484,850
Term Deposits		19,517	14,637	Balance due from Com. Banks in Guyana		711,000	711,000
Other	15	3,279	4,356	Net balance due from Head Office		2,042,109	1,667,544
		30,460	25,484	Loans and Advances	8	5,770,857	4,524,816
Net Interest Income		122,977	100,376	Property and Equipment	9	150,700	156,045
Other Income		42,218	15,887	Tax Recoverable		182,928	179,313
Net Interest & Other Income		165,195	116,263	Other Assets	10	139,323	102,967
						472,951	438,325
Non-Interest Expenses	16					14,586,783	11,936,480
Salaries and Other Staff Costs		25,270	23,274	Liabilities			
Premises & Equipment		22,002	25,158	Deposits	11		
Other		23,047	7,462	Customers' Deposits		11,122,646	8,608,765
		70,319	55,894	Deferred Tax			
Net Income Before Taxation	17	94,876	60,369	Taxation Payable		64,267	64,267
Taxation	18	28,800	51,663	Other Liabilities	12	129,291	107,967
Provision		44,582	36,695			11,316,204	8,780,999
Profit after Taxation		21,493	45,401	Capital and Reserves			
Other Comprehensive Income				Share Capital	13	750,000	750,000
Total Comprehensive Income		21,493	45,401	Retained Earnings		2,116,309	2,024,921
Earnings Per Share in Dollars		0.28	0.6	Statutory Reserve*	14	404,270	380,560
	Mr. Dheeraj Kashyap			* includes undistributed profit		3,270,579	3,155,481
On behalf of the Board: -	Secretary to	Board				14,586,783	11,936,480