



# Bank of Baroda (Guyana) Inc.

(Subsidiary of Bank of Baroda, India)

FIGURES IN G\$ THOUSANDS

## STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD JULY-SEP 2020

## STATEMENT OF FINANCIAL POSITION AS ON 30 SEP 2020

	Note	July-Sep 20	July-Sep 19		Note	July-Sep 20	July-Sep 19
		G\$ 000	G\$ 000			G\$ 000	G\$ 000
<b>Interest Income</b>				<b>ASSETS:</b>			
Loans and Advances		89,218	80,052	<b>Cash Resources</b>			
Investments (Treasury Bills)		4,197	1,807	Cash in hand and at Bank	6 (a)	60,357	67,500
Local Bank Deposits		785	3,214	Deposits with Bank of Guyana	6 (b)	3,513,391	3,148,913
Foreign Bank Deposits		8,820	5,222			3,573,748	3,216,413
		103,020	90,295				
<b>Interest Expense</b>				<b>Investments</b>	7		
Savings Deposits		6,583	4,567	Treasury Bills		1,900,305	1,484,850
Term Deposits		14,305	11,030	Balance due from Com. Banks in Guyana		711,000	711,000
Other	15	3,806	6,108	Net balance due from Head Office		1,734,998	250,404
		24,694	21,705	Loans and Advances	8	4,639,616	4,503,842
Net Interest Income		78,326	68,590	Property and Equipment	9	158,832	163,301
Other Income		44,931	59,062	Tax Recoverable		210,521	188,036
Net Interest & Other Income		123,257	127,652	Other Assets	10	94,487	86,102
						463,840	437,439
<b>Non-Interest Expenses</b>	16					13,023,507	10,603,948
Salaries and Other Staff Costs		25,269	25,198	<b>Liabilities</b>			
Premises & Equipment		11,363	4,345	<b>Deposits</b>	11		
Other		27,207	34,619	Customers' Deposits		9,660,862	7,308,845
		63,839	64,162	Deferred Tax			
<b>Net Income Before Taxation</b>	17	59,418	63,490	Taxation Payable		93,067	70,403
<b>Taxation</b>	18	28,800	23,927	Other Liabilities	12	133,028	213,766
<b>Provision</b>		4,549	19,200			9,886,957	7,593,014
<b>Profit after Taxation</b>		26,068	20,364				
<b>Other Comprehensive Income</b>				<b>Capital and Reserves</b>			
<b>Total Comprehensive Income</b>		26,068	20,364	Share Capital	13	750,000	750,000
<b>Earnings Per Share in Dollars</b>		0.034	0.027	Retained Earnings		2,002,080	1,904,640
	Mr. Dheeraj Kashyap			Statutory Reserve*	14	384,470	356,294
On behalf of the Board: -	Secretary to	Board		* includes undistributed profit		3,136,550	3,010,934
						13,023,507	10,603,948