FIGURES IN G$ THOUSANDS

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD JULY-SEP 2021

	Note	July-Sep 21	July-Sep 21
		G$ 000	G$ 000
Interest Income			
Loans and Advances		119,096	89,218
Investments (Treasury Bills)		15,925	4,197
Local Bank Deposits		- 1,380	785
Foreign Bank Deposits		7,026	8,820
		140,667	**103,020**
Interest Expense			
Savings Deposits		13,554	6,583
Term Deposits		16,686	14,305
Other	**15**	2,960	3,806
		33,200	**24,694**
Net Interest Income		107,467	78,326
Other Income		49,012	44,931
Net Interest & Other Income		**156,479**	**123,257**
Non-Interest Expenses	**16**		
Salaries and Other Staff Costs		26,954	25,269
Premises & Equipment		12,465	11,363
Other		34,717	27,207
		74,136	**63,839**
Net Income Before Taxation	**17**	**82,343**	**59,418**
Taxation	**18**	**28,800**	**28,800**
Provision		**35,581**	**4,549**
Profit after Taxation		**17,961**	**26,068**
Other Comprehensive Income			
Total Comprehensive Income		**17,961**	**26,068**
Earnings Per Share in Dollars		**0.24**	**0.35**
	Mr. Dheeraj Kashyap		
On behalf of the Board: -		**Secretary to**	**Secretary to**

STATEMENT OF FINANCIAL POSITION AS ON 30 SEP 2021

	Note	July-Sep 21	July-Sep 20
		G$ 000	G$ 000
ASSETS:			
Cash Resources			
Cash in hand and at Bank	6 (a)	131,309	60,357
Deposits with Bank of Guyana	6 (b)	5,081,315	3,513,391
		5,212,624	**3,573,748**
Investments	7		
Treasury Bills		1,437,932	1,900,305
Balance due from Com. Banks in Guyana		711,000	711,000
Net balance due from Head Office		2,081,260	1,734,998
Loans and Advances	8	**6,051,566**	**4,639,616**
Property and Eqiupment	9	154,572	158,832
Tax Recoverable		215,932	210,521
Other Assets	10	130,506	94,487
		501,010	**463,840**
		15,995,392	**13,023,507**
Liabilities			
Deposits	11		
Customers' Deposits		12,515,837	9,660,862
Deferred Tax			
Taxation Payable		93,068	93,067
Other Liabilities	12	142,956	133,028
		12,751,861	**9,886,957**
Capital and Reserves			
Share Capital	13	750,000	750,000
Retained Earnings		2,086,577	2,002,080
Statutory Reserve*	14	406,954	384,470
* includes undistributed profit		**3,243,531**	**3,136,550**
		15,995,392	**13,023,507**