

**BANK OF BARODA ( GUYANA ) INC.**  
**PUBLICATION OF FINANCIAL INDICATORS**  
**(COMMERCIAL BANK)**

Ratios	Dec,2017	March, 2018	June,2018	Sept,2018	Dec, 2018
<b>1. Capital Adequacy :</b>					
1.1 Qualifying Capital/ RISK- weighted Assets	46.32	50.13	52.89	52.97	52.27
1.2 Tier I Capital/ Risk- weighted Assets	46.32	50.13	52.89	52.97	52.27
1.3 Tier II Capital / Risk- weighted Assets					
1.4 Capital and reserves/ Total Assets	16.66	16.33	18.25	19.58	19.85
<b>2. Lending to connected parties:</b>					
2.1 Related party loans/ gross loans	0.28	0.28	0.68	0.66	0.27
2.2 Related party loans/ Capital base	0.59	0.56	1.26	1.21	0.51
2.3 Director exposure/ related party loans	1.36	1.41	0.6	0.62	0.59
<b>3. Asset Composition</b>					
3.1 Business enterprises loans/ gross loans	65.70	66.12	64.56	63.94	64.93
3.2 Agriculture loans/ gross loans	3.41	3.28	2.81	2.4	4.22
3.3 Mining and quarry loans/ gross loans	0.47	0.56	0.54	0.56	0.56
3.4 Manufacturing loans/ gross loans	13.59	14.10	14.85	12.36	13.62
3.5 Services loans/ gross loans	48.22	48.18	46.36	48.62	46.54
3.6 Households loans/ gross loans	3.28	3.12	3.00	3.15	3.02
3.7 Top 20 borrowers exposure/ total exposure	27.86	26.11	27.86	28.48	28.33
3.8 Top 20 borrowers exposure/ Capital base	1.01	0.95	0.91	0.87	0.87
<b>4. Asset Quality</b>					
4.1 Non- performing loans/ gross loans	26.71	27.67	26.66	26.26	24.93
4.2 Non- performing loans/ gross assets	10.09	9.97	10.04	10.4	10.19
4.3 Non- performing loans net of reserve for loan losses/ capital and reserves	46.21	48.07	43.23	41.74	40.26
4.4 Non- performing loans/ capital and reserves	56.39	54.63	49.80	48.30	46.81
4.5 Reserves for loan losses / non- performing loans	25.65	23.11	23.24	23.31	23.42
4.6 Total on- balance sheet assets/ capital and reserves	5.59	5.48	4.96	4.65	4.6
4.7 Gross loans/ deposits	51.31	47.19	49.97	53.97	58.62
4.8 Gross loans/ gross assets	37.77	36.05	37.66	39.59	40.85
4.9 Risk- weighted assets (on- plus off- balance sheet assets)	38.25	36.38	38.07	40.59	41.59
4.10 Contingent liabilities/ gross assets	0.96	0.11	0.13	0.12	0.11
4.11 Large exposure/ capital base	1.01	0.95	0.91	0.87	0.87
4.12 Reserve for loan losses/ gross loans	6.85	6.40	6.20	6.12	5.84
<b>5. Earnings and Profitability</b>					
5.1 Return on assets	0.86	1.34	0.59	0.96	1.69
5.2 Return on equity	4.90	6.99	3.06	4.6	7.79
5.3 Net interest income/ operating income	43.11	43.42	54.62	52.7	55.05
5.4 Non-interest income/ operating income	17.65	20.01	24.43	24.83	24.93
5.5 Operating expenses/ operating income	63.83	62.35	51.64	53.38	49.43
5.6 Foreign exchange gains/ operating income	13.99	14.61	19.54	19.74	18.41
5.7 Interest expense / interest income	47.65	45.72	27.87	29.89	26.67
5.8 Non- interest income/ operating expenses	27.65	32.09	47.02	46.51	50.42
	Dec,2017	March, 2018	June ,2018	Sept, 2018	Dec, 2018
5.9 Personnel expenses/ operating expenses	15.88	16.91	19.64	20.53	23.2
5.10 Earning assets/ average total assets	58.65	71.66	75.37	72.52	74.94
5.11 Non-interest expenses/ operating income	63.83	62.35	51.64	53.38	49.43
5.12 Personnel expenses/ non- interest expenses	41.22	40.91	33.21	35.46	38.99
5.13 Net operating income/ average total assets	1.51	2.12	0.68	1.34	2.24

5.14 Operating expenses/ average total assets	2.66	3.51	0.72	1.54	2.19
5.15 Operating expenses/ operating income	63.83	62.35	51.64	53.38	49.43
5.17 Interest rate spread	11.00	11.00	11	11	11
<b>6. Liquidity</b>					
6.1 Interest expense/ average earning assets	2.56	3.30	0.39	0.85	1.18
6.2 Net interest income/ average earning assets	2.81	3.92	1.02	2.09	3.26
6.3 Liquid assets/ gross assets	24.49	27.79	38.21	25.29	24.91
6.4 Liquid assets/ total demand and time liabilities	31.86	35.57	49.37	34.2	34.38
6.5 Deposits/ gross loans	1.95	2.12	2.00	1.85	1.71
6.6 Deposits/ earning assets	1.16	1.06	0.97	1.12	1.04
6.7 Deposits/ gross assets	73.61	67.37	75.36	73.36	69.69

1 Capital and reserves as reported at item 7: capital and reserve on

**BSI** ( i.e., Statement of Assets and Liabilities)

2 Reserve for loan losses is the sum of the **IAS** and Supervision

Guideline No. 5 requirements as reported at Item: 9 (Reserve for loan

3 Gross assets are the same as total on- balance sheet assets shown

4 Gross loans are the same as **Item 9: Loans and advances on BSI** ( i.e Statement of Assets and Liabilities)

5 Securities are as reported at **Item 8: Securities on BS-I** (i.e.

6 Please refer to Bank of Guyana's letter dated July 15, 2008 and Circu

7 Please see item 1.4 for calculation of total assets

8 Please see item 1.4 for calculation of capital and reserves

9 Operating income is all income derived from normal banking/ financ

10 Operating expenses represent all expenses incurred from normal ba

11 Please see item 5.4 for components of non- interest income.

12 Any interest bearing deposits and other placement of funds due

from Head Office, Parent Company, branch or other banks abroad.

13 Please see item 5.10 for components of earning assets.

14 Please see item 6.1 for formula to calculate average earning assets.

15 As per circular No.52/98