

**REPUBLIC BANK (GUYANA) LIMITED**  
**QUARTERLY FINANCIAL INDICATORS**  
**DECEMBER 31, 2018**

	QTR 1
<b>1. Capital Adequacy:</b>	
1.1 Capital / Risk-weighted Assets	23.31%
1.2 Tier I Capital / Risk-weighted Assets	23.31%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	11.24%
<b>2. Lending / connected parties:</b>	
2.1 Related party loans / gross loans	0.07%
2.2 Related party loans / Capital base	0.30%
2.3 Director exposure / related party loans	0.00%
<b>3. Asset Composition</b>	
3.1 Business enterprise loans / gross loans	41.96%
3.2 Agriculture loans / gross loans	4.63%
3.3 Mining and quarry loans / gross loans	0.31%
3.4 Manufacturing loans / gross loans	5.16%
3.5 Services loans / gross loans	31.87%
3.6 Households loans / gross loans	23.30%
3.7 Top 20 borrowers exposure / total exposure	26.49%
3.8 Top 20 borrowers exposure / capital base	186.03%
<b>4. Asset Quality</b>	
4.1 Non-performing loans / gross loans	5.21%
4.2 Non-performing loans / gross assets	2.29%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	12.41%
4.4 Non-performing loans / capital and reserves	20.56%
4.5 Reserve for loan losses / non-performing loans	39.64%
4.6 Total on balance sheet assets / capital and reserves	897.60%
4.7 Gross loans / deposits	52.43%
4.8 Gross loans / gross assets	43.96%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	41.42%
4.1 Contingent liabilities / gross assets	1.48%
4.11 Large exposure / capital base	125.91%
4.12 Reserve for loan losses / gross loans	2.07%
<b>5. Earnings and Profitability</b>	
5.1 Return on assets	0.60%
5.2 Return on equity	5.23%
5.3 Net interest income / operating income	66.18%
5.4 Non-interest income / operating income	29.04%
5.5 Operating expenses / operating income	45.29%
5.6 Foreign exchange gains / operating income	12.26%
5.7 Interest expense / interest income	6.74%
5.8 Non-interest income / operating expenses	64.13%
5.9 Personnel expenses / operating expenses	47.30%
5.1 Earning assets / average total assets	73.34%
5.11 Non-interest expenses / operating income	40.51%
5.12 Personnel expenses / non-interest expenses	52.88%
5.13 Net operating income / average total assets	0.95%
5.14 Operating expenses / average total assets	0.79%
5.15 Interest rate spread	12.30%
<b>6. Liquidity:</b>	
6.1 Interest expense / average earning assets	0.12%
6.2 Net interest income / average earning assets	1.60%
6.3 Liquid assets / gross assets	6.32%
6.4 Liquid assets / total demand and time liabilities	8.10%
6.5 Deposit / Loans	190.74%
6.6 Deposits / Loans and investments	116.56%
6.7 Deposits / gross assets	83.85%

\* Related parties include directors, senior officers and shareholders with 20% or more shares.