

**REPUBLIC BANK (GUYANA) LIMITED**  
**QUARTERLY FINANCIAL INDICATORS**  
December 31, 2024

	QTR 1
<b>1. Capital Adequacy:</b>	
1.1 Capital / Risk-weighted Assets	19.30%
1.2 Tier I Capital / Risk-weighted Assets	19.30%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	9.65%
<b>2. Lending / connected parties:</b>	
2.1 Related party loans / gross loans	0.02%
2.2 Related party loans / Capital base	0.07%
2.3 Director exposure / related party loans	0.00%
<b>3. Asset Composition</b>	
3.1 Business enterprise loans / gross loans	45.01%
3.2 Agriculture loans / gross loans	2.87%
3.3 Mining and quarry loans / gross loans	0.05%
3.4 Manufacturing loans / gross loans	2.52%
3.5 Services loans / gross loans	39.57%
3.6 Households loans / gross loans	17.55%
3.7 Top 20 borrowers exposure / total exposure	16.67%
3.8 Top 20 borrowers exposure / capital base	152.05%
<b>4. Asset Quality</b>	
4.1 Non-performing loans / gross loans	0.90%
4.2 Non-performing loans / gross assets	0.33%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	-0.28%
4.4 Non-performing loans / capital and reserves	3.41%
4.5 Reserve for loan losses / non-performing loans	108.17%
4.6 Total on balance sheet assets / capital and reserves	1039.54%
4.7 Gross loans / deposits	41.87%
4.8 Gross loans / gross assets	36.25%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	43.46%
4.1 Contingent liabilities / gross assets	0.96%
4.11 Large exposure / capital base	74.95%
4.12 Reserve for loan losses / gross loans	0.98%
<b>5. Earnings and Profitability</b>	
5.1 Return on assets	0.55%
5.2 Return on equity	5.48%
5.3 Net interest income / operating income	65.46%
5.4 Non-interest income / operating income	30.08%
5.5 Operating expenses / operating income	42.48%
5.6 Foreign exchange gains / operating income	16.34%
5.7 Interest expense / interest income	6.37%
5.8 Non-interest income / operating expenses	70.81%
5.9 Personnel expenses / operating expenses	35.21%
5.1 Earning assets / average total assets	82.84%
5.11 Non-interest expenses / operating income	38.02%
5.12 Personnel expenses / non-interest expenses	39.33%
5.13 Net operating income / average total assets	0.89%
5.14 Operating expenses / average total assets	0.66%
5.15 Interest rate spread	7.56%
<b>6. Liquidity:</b>	
6.1 Interest expense / average earning assets	0.09%
6.2 Net interest income / average earning assets	1.26%
6.3 Liquid assets / gross assets	17.15%
6.4 Liquid assets / total demand and time liabilities	20.59%
6.5 Deposit / Loans	238.82%
6.6 Deposits / Loans and investments	108.75%
6.7 Deposits / gross assets	86.58%

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