

REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
JUNE 30, 2024

	QTR 3
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	19.96%
1.2 Tier I Capital / Risk-weighted Assets	19.96%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	10.45%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.01%
2.2 Related party loans / Capital base	0.06%
2.3 Director exposure / related party loans	0.00%
3. Asset Composition	
3.1 Business enterprise loans / gross loans	44.98%
3.2 Agriculture loans / gross loans	2.78%
3.3 Mining and quarry loans / gross loans	0.11%
3.4 Manufacturing loans / gross loans	2.71%
3.5 Services loans / gross loans	39.38%
3.6 Households loans / gross loans	17.90%
3.7 Top 20 borrowers exposure / total exposure	15.89%
3.8 Top 20 borrowers exposure / capital base	148.13%
4. Asset Quality	
4.1 Non-performing loans / gross loans	1.07%
4.2 Non-performing loans / gross assets	0.39%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	-2.49%
4.4 Non-performing loans / capital and reserves	3.76%
4.5 Reserve for loan losses / non-performing loans	166.16%
4.6 Total on balance sheet assets / capital and reserves	963.30%
4.7 Gross loans / deposits	42.40%
4.8 Gross loans / gross assets	36.44%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	40.97%
4.1 Contingent liabilities / gross assets	1.14%
4.11 Large exposure / capital base	62.27%
4.12 Reserve for loan losses / gross loans	1.78%
5. Earnings and Profitability	
5.1 Return on assets	1.54%
5.2 Return on equity	14.76%
5.3 Net interest income / operating income	61.39%
5.4 Non-interest income / operating income	34.16%
5.5 Operating expenses / operating income	46.69%
5.6 Foreign exchange gains / operating income	17.91%
5.7 Interest expense / interest income	6.76%
5.8 Non-interest income / operating expenses	73.16%
5.9 Personnel expenses / operating expenses	32.56%
5.1 Earning assets / average total assets	83.07%
5.11 Non-interest expenses / operating income	42.23%
5.12 Personnel expenses / non-interest expenses	36.00%
5.13 Net operating income / average total assets	2.48%
5.14 Operating expenses / average total assets	2.17%
5.15 Interest rate spread	7.56%
6. Liquidity:	
6.1 Interest expense / average earning assets	0.25%
6.2 Net interest income / average earning assets	3.51%
6.3 Liquid assets / gross assets	11.82%
6.4 Liquid assets / total demand and time liabilities	14.19%
6.5 Deposit / Loans	235.82%
6.6 Deposits / Loans and investments	105.68%
6.7 Deposits / gross assets	85.94%

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