

REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
MARCH 31, 2021

	QTR 2
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	24.72%
1.2 Tier I Capital / Risk-weighted Assets	24.72%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	11.06%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.04%
2.2 Related party loans / Capital base	0.15%
2.3 Director exposure / related party loans	0.00%
3. Asset Composition	
3.1 Business enterprise loans / gross loans	44.11%
3.2 Agriculture loans / gross loans	1.99%
3.3 Mining and quarry loans / gross loans	0.56%
3.4 Manufacturing loans / gross loans	3.70%
3.5 Services loans / gross loans	37.86%
3.6 Households loans / gross loans	20.76%
3.7 Top 20 borrowers exposure / total exposure	23.55%
3.8 Top 20 borrowers exposure / capital base	150.68%
4. Asset Quality	
4.1 Non-performing loans / gross loans	4.40%
4.2 Non-performing loans / gross assets	1.73%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.96%
4.4 Non-performing loans / capital and reserves	15.77%
4.5 Reserve for loan losses / non-performing loans	43.19%
4.6 Total on balance sheet assets / capital and reserves	910.90%
4.7 Gross loans / deposits	46.53%
4.8 Gross loans / gross assets	39.36%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	38.41%
4.1 Contingent liabilities / gross assets	1.11%
4.11 Large exposure / capital base	115.36%
4.12 Reserve for loan losses / gross loans	1.90%
5. Earnings and Profitability	
5.1 Return on assets	0.38%
5.2 Return on equity	3.43%
5.3 Net interest income / operating income	69.84%
5.4 Non-interest income / operating income	24.04%
5.5 Operating expenses / operating income	57.33%
5.6 Foreign exchange gains / operating income	10.90%
5.7 Interest expense / interest income	8.05%
5.8 Non-interest income / operating expenses	41.93%
5.9 Personnel expenses / operating expenses	35.92%
5.1 Earning assets / average total assets	64.40%
5.11 Non-interest expenses / operating income	51.22%
5.12 Personnel expenses / non-interest expenses	40.21%
5.13 Net operating income / average total assets	0.59%
5.14 Operating expenses / average total assets	0.79%
5.15 Interest rate spread	12.30%
6. Liquidity:	
6.1 Interest expense / average earning assets	0.14%
6.2 Net interest income / average earning assets	1.57%
6.3 Liquid assets / gross assets	17.67%
6.4 Liquid assets / total demand and time liabilities	21.94%
6.5 Deposit / Loans	214.93%
6.6 Deposits / Loans and investments	135.10%
6.7 Deposits / gross assets	84.60%

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