

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

	QTR 2
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	21.47%
1.2 Tier I Capital / Risk-weighted Assets	21.47%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	10.35%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.02%
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	44.26%
3.2 Agriculture loans / gross loans	2.35%
3.3 Mining and quarry loans / gross loans	0.14%
3.4 Manufacturing loans / gross loans	3.45%
3.5 Services loans / gross loans	38.32%
3.6 Households loans / gross loans	18.21%
3.7 Top 20 borrowers exposure / total exposure	16.29%
3.8 Top 20 borrowers exposure / capital base	145.79%
4. Asset Quality	
4.1 Non-performing loans / gross loans	1.17%
4.2 Non-performing loans / gross assets	0.42%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	-1.05%
4.4 Non-performing loans / capital and reserves	4.11%
4.5 Reserve for loan losses / non-performing loans	125.43%
4.6 Total on balance sheet assets / capital and reserves	971.60%
4.7 Gross loans / deposits	41.93%
4.8 Gross loans / gross assets	36.06%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	39.34%
4.1 Contingent liabilities / gross assets	1.02%
4.11 Large exposure / capital base	70.10%
4.12 Reserve for loan losses / gross loans	1.47%
5. Earnings and Profitability	
5.1 Return on assets	1.02%
5.2 Return on equity	9.84%
5.3 Net interest income / operating income	63.68%
5.4 Non-interest income / operating income	31.70%
5.5 Operating expenses / operating income	46.27%
5.6 Foreign exchange gains / operating income	18.67%
5.7 Interest expense / interest income	6.76%
5.8 Non-interest income / operating expenses	68.51%
5.9 Personnel expenses / operating expenses	33.84%
5.1 Earning assets / average total assets	83.55%
5.11 Non-interest expenses / operating income	41.65%
5.12 Personnel expenses / non-interest expenses	37.59%
5.13 Net operating income / average total assets	1.66%
5.14 Operating expenses / average total assets	1.43%
5.15 Interest rate spread	7.56%
6. Liquidity:	
6.1 Interest expense / average earning assets	0.17%
6.2 Net interest income / average earning assets	2.41%
6.3 Liquid assets / gross assets	8.18%
6.4 Liquid assets / total demand and time liabilities	9.89%
6.5 Deposit / Loans	238.51%
6.6 Deposits / Loans and investments	106.62%
6.7 Deposits / gross assets	86.01%

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