

REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
SEPTEMBER 30, 2021

	QTR 4
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	23.11%
1.2 Tier I Capital / Risk-weighted Assets	23.11%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	11.19%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.04%
2.2 Related party loans / Capital base	0.16%
2.3 Director exposure / related party loans	0.00%
3. Asset Composition	
3.1 Business enterprise loans / gross loans	44.19%
3.2 Agriculture loans / gross loans	1.67%
3.3 Mining and quarry loans / gross loans	0.52%
3.4 Manufacturing loans / gross loans	4.59%
3.5 Services loans / gross loans	37.41%
3.6 Households loans / gross loans	21.16%
3.7 Top 20 borrowers exposure / total exposure	22.47%
3.8 Top 20 borrowers exposure / capital base	156.13%
4. Asset Quality	
4.1 Non-performing loans / gross loans	4.26%
4.2 Non-performing loans / gross assets	1.64%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	8.12%
4.4 Non-performing loans / capital and reserves	14.72%
4.5 Reserve for loan losses / non-performing loans	44.81%
4.6 Total on balance sheet assets / capital and reserves	900.13%
4.7 Gross loans / deposits	45.15%
4.8 Gross loans / gross assets	38.40%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	38.55%
4.1 Contingent liabilities / gross assets	1.39%
4.11 Large exposure / capital base	120.20%
4.12 Reserve for loan losses / gross loans	1.91%
5. Earnings and Profitability	
5.1 Return on assets	0.52%
5.2 Return on equity	4.71%
5.3 Net interest income / operating income	67.90%
5.4 Non-interest income / operating income	26.93%
5.5 Operating expenses / operating income	48.18%
5.6 Foreign exchange gains / operating income	13.84%
5.7 Interest expense / interest income	7.07%
5.8 Non-interest income / operating expenses	55.89%
5.9 Personnel expenses / operating expenses	43.70%
5.1 Earning assets / average total assets	66.90%
5.11 Non-interest expenses / operating income	43.01%
5.12 Personnel expenses / non-interest expenses	48.95%
5.13 Net operating income / average total assets	0.84%
5.14 Operating expenses / average total assets	0.78%
5.15 Interest rate spread	12.30%
6. Liquidity:	
6.1 Interest expense / average earning assets	0.13%
6.2 Net interest income / average earning assets	1.67%
6.3 Liquid assets / gross assets	19.93%
6.4 Liquid assets / total demand and time liabilities	25.02%
6.5 Deposit / Loans	221.49%
6.6 Deposits / Loans and investments	130.95%
6.7 Deposits / gross assets	85.05%

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