

REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
SEPTEMBER 30, 2022

	QTR 4
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	15.97%
1.2 Tier I Capital / Risk-weighted Assets	15.97%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	11.13%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.05%
2.2 Related party loans / Capital base	0.19%
2.3 Director exposure / related party loans	0.00%
3. Asset Composition	
3.1 Business enterprise loans / gross loans	49.40%
3.2 Agriculture loans / gross loans	2.00%
3.3 Mining and quarry loans / gross loans	0.44%
3.4 Manufacturing loans / gross loans	4.56%
3.5 Services loans / gross loans	42.41%
3.6 Households loans / gross loans	18.01%
3.7 Top 20 borrowers exposure / total exposure	19.91%
3.8 Top 20 borrowers exposure / capital base	170.49%
4. Asset Quality	
4.1 Non-performing loans / gross loans	2.79%
4.2 Non-performing loans / gross assets	1.06%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	1.27%
4.4 Non-performing loans / capital and reserves	9.64%
4.5 Reserve for loan losses / non-performing loans	86.78%
4.6 Total on balance sheet assets / capital and reserves	906.97%
4.7 Gross loans / deposits	44.94%
4.8 Gross loans / gross assets	38.04%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	53.53%
4.1 Contingent liabilities / gross assets	1.33%
4.11 Large exposure / capital base	115.79%
4.12 Reserve for loan losses / gross loans	2.42%
5. Earnings and Profitability	
5.1 Return on assets	0.49%
5.2 Return on equity	4.52%
5.3 Net interest income / operating income	65.88%
5.4 Non-interest income / operating income	29.05%
5.5 Operating expenses / operating income	51.91%
5.6 Foreign exchange gains / operating income	16.14%
5.7 Interest expense / interest income	7.15%
5.8 Non-interest income / operating expenses	55.96%
5.9 Personnel expenses / operating expenses	36.32%
5.1 Earning assets / average total assets	82.37%
5.11 Non-interest expenses / operating income	46.83%
5.12 Personnel expenses / non-interest expenses	40.25%
5.13 Net operating income / average total assets	0.75%
5.14 Operating expenses / average total assets	0.81%
5.15 Interest rate spread	12.30%
6. Liquidity:	
6.1 Interest expense / average earning assets	0.10%
6.2 Net interest income / average earning assets	1.29%
6.3 Liquid assets / gross assets	7.54%
6.4 Liquid assets / total demand and time liabilities	9.25%
6.5 Deposit / Loans	222.50%
6.6 Deposits / Loans and investments	105.47%
6.7 Deposits / gross assets	84.63%

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