

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

	QTR 4
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	18.80%
1.2 Tier I Capital / Risk-weighted Assets	18.80%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	10.58%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.01%
2.2 Related party loans / Capital base	0.05%
2.3 Director exposure / related party loans	0.00%
3. Asset Composition	
3.1 Business enterprise loans / gross loans	44.85%
3.2 Agriculture loans / gross loans	2.69%
3.3 Mining and quarry loans / gross loans	0.10%
3.4 Manufacturing loans / gross loans	2.22%
3.5 Services loans / gross loans	39.84%
3.6 Households loans / gross loans	17.75%
3.7 Top 20 borrowers exposure / total exposure	18.14%
3.8 Top 20 borrowers exposure / capital base	177.14%
4. Asset Quality	
4.1 Non-performing loans / gross loans	1.01%
4.2 Non-performing loans / gross assets	0.37%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	-0.95%
4.4 Non-performing loans / capital and reserves	3.53%
4.5 Reserve for loan losses / non-performing loans	126.84%
4.6 Total on balance sheet assets / capital and reserves	949.97%
4.7 Gross loans / deposits	42.87%
4.8 Gross loans / gross assets	36.72%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	41.97%
4.1 Contingent liabilities / gross assets	1.14%
4.11 Large exposure / capital base	95.76%
4.12 Reserve for loan losses / gross loans	1.28%
5. Earnings and Profitability	
5.1 Return on assets	2.10%
5.2 Return on equity	19.94%
5.3 Net interest income / operating income	63.19%
5.4 Non-interest income / operating income	32.24%
5.5 Operating expenses / operating income	42.49%
5.6 Foreign exchange gains / operating income	17.88%
5.7 Interest expense / interest income	6.74%
5.8 Non-interest income / operating expenses	75.88%
5.9 Personnel expenses / operating expenses	38.17%
5.1 Earning assets / average total assets	82.60%
5.11 Non-interest expenses / operating income	37.92%
5.12 Personnel expenses / non-interest expenses	42.77%
5.13 Net operating income / average total assets	3.42%
5.14 Operating expenses / average total assets	2.53%
5.15 Interest rate spread	7.56%
6. Liquidity:	
6.1 Interest expense / average earning assets	0.33%
6.2 Net interest income / average earning assets	4.61%
6.3 Liquid assets / gross assets	17.75%
6.4 Liquid assets / total demand and time liabilities	21.45%
6.5 Deposit / Loans	233.28%
6.6 Deposits / Loans and investments	106.16%
6.7 Deposits / gross assets	85.66%

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