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

1. Capital Adequacy: 1.1 Capital / Risk-weighted Assets 1.2 Tier I Capital / Risk-weighted Assets 1.3 Tier II Capital / Risk-weighted Assets 1.4 Capital and reserves / Total Assets 1.5 Tier I Capital / Risk-weighted Assets 1.6 Capital and reserves / Total Assets 1.7 Capital and reserves / Total Assets 1.2 Lending / connected parties: 2.1 Related party loans / gross loans 2.2 Related party loans / Gross loans 2.3 Director exposure / related party loans 2.3 Director exposure / related party loans 2.4 Asset Composition 3.1 Business enterprise loans / gross loans 3.3 Mining and quarry loans / gross loans 3.4 Manufacturing loans / gross loans 3.5 Services loans / gross loans 3.6 Households loans / gross loans 3.7 Top 20 borrowers exposure / total exposure 3.8 Top 20 borrowers exposure / capital base 177.1 4. Asset Quality 4.1 Non-performing loans / gross assets 4.2 Non-performing loans / gross assets 4.3 Non-performing loans / gross assets 4.4 Non-performing loans / capital and reserves 3.5 Reserve for loan losses / non-performing loans 4.6 Total on balance sheet assets / capital and reserves 4.8 Gross loans / gross assets 4.9 Risk-weighted assets / (on plus off balance sheet assets) 4.1 Contingent liabilities / gross assets 4.2 Risk-weighted assets / (on plus off balance sheet assets) 4.1 Contingent liabilities / gross assets 4.2 Reserve for loan losses / gross loans 5. Earnings and Profitability 5.1 Return on assets 5.2 Return on equity 5.2 Return on equity 5.3 Reserve for loan losses / gross loans
1.2 Tier I Capital / Risk-weighted Assets 1.3 Tier II Capital / Risk-weighted Assets 1.4 Capital and reserves / Total Assets 1.5 Tell Capital / Risk-weighted Assets 1.6 Capital and reserves / Total Assets 1.7 Related party loans / gross loans 2.1 Related party loans / Gapital base 2.2 Related party loans / Capital base 2.3 Director exposure / related party loans 2.6 Asset Composition 3.1 Business enterprise loans / gross loans 3.1 Business enterprise loans / gross loans 3.2 Agriculture loans / gross loans 3.3 Mining and quarry loans / gross loans 3.4 Manufacturing loans / gross loans 3.5 Services loans / gross loans 3.6 Households loans / gross loans 3.7 Top 20 borrowers exposure / total exposure 3.8 Top 20 borrowers exposure / capital base 177.1 4. Asset Quality 4.1 Non-performing loans / gross loans 4.2 Non-performing loans / gross loans 4.3 Non-performing loans / dross assets 4.3 Non-performing loans / capital and reserves 4.4 Non-performing loans / capital and reserves 4.5 Reserve for loan losses / non-performing loans 4.6 Total on balance sheet assets / capital and reserves 4.7 Gross loans / deposits 4.8 Gross loans / deposits 4.9 Risk-weighted assets / (on plus off balance sheet assets) 4.1 Contingent liabilities / gross assets 4.2 Reserve for loan losses / gross assets 4.1 Contingent liabilities / gross assets 4.1 Large exposure / capital base 5.2 Return on equity 5.1 Return on assets 5.2 Return on equity 5.2 Return on equity 5.3 Return on equity 5.4 Return on equity 5.5 Return on equity 5.6 Return on equity 5.7 Return on equity
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5.3 Net interest income / operating income 63.1
5.4 Non-interest income / operating income 32.2
5.5 Operating expenses / operating income 42.4
5.6 Foreign exchange gains / operating income 17.8
5.7 Interest expense / interest income 6.7
5.8 Non-interest income / operating expenses 75.8 5.9 Personnel expenses / operating expenses 38.1
5.9 Personner expenses / operating expenses 5.1 Earning assets / average total assets 82.6
5.11 Non-interest expenses / operating income 37.9
5.12 Personnel expenses / non-interest expenses 42.7
5.13 Net operating income / average total assets 3.4
5.14 Operating expenses / average total assets 2.5
5.15 Interest rate spread 7.5
6. Liquidity:
6.1 Interest expense / average earning assets 0.3
6.2 Net interest income / average earning assets 4.6
6.3 Liquid assets / gross assets
6.4 Liquid assets / total demand and time liabilities 21.4
6.5 Deposit / Loans 233.2
6.6 Deposits / Loans and investments 106.1 6.7 Deposits / gross assets 85.6
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^{*} Related parties include directors, senior officers and shareholders with 20% or more shares.