REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
September 30, 2026

		QTR 4
1.	**Capital Adequacy:**	
1.1	Capital / Risk-weighted Assets	16.07%
1.2	Tier I Capital / Risk-weighted Assets	16.07%
1.3	Tier II Capital / Risk-weighted Assets	0.00%
1.4	Capital and reserves / Total Assets	9.94%
2.	**Lending / connected parties:**	
2.1	Related party loans / gross loans	0.10%
2.2	Related party loans / Capital base	0.50%
2.3	Director exposure / related party loans	83.50%
3.	**Asset Composition**	
3.1	Business enterprise loans / gross loans	37.76%
3.2	Agriculture loans / gross loans	2.14%
3.3	Mining and quarry loans / gross loans	0.17%
3.4	Manufacturing loans / gross loans	1.86%
3.5	Services loans / gross loans	33.59%
3.6	Households loans / gross loans	19.38%
3.7	Top 20 borrowers exposure / total exposure	17.48%
3.8	Top 20 borrowers exposure / capital base	187.40%
4.	**Asset Quality**	
4.1	Non-performing loans / gross loans	1.41%
4.2	Non-performing loans / gross assets	0.55%
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	5.62%
4.4	Non-performing loans / capital and reserves	5.48%
4.5	Reserve for loan losses / non-performing loans	-2.52%
4.6	Total on balance sheet assets / capital and reserves	1005.61%
4.7	Gross loans / deposits	44.88%
4.8	Gross loans / gross assets	38.69%
4.9	Risk-weighted assets / (on plus off balance sheet assets)	45.01%
4.1	Contingent liabilities / gross assets	0.54%
4.11	Large exposure / capital base	111.87%
4.12	Reserve for loan losses / gross loans	-0.04%
5.	**Earnings and Profitability**	
5.1	Return on assets	1.98%
5.2	Return on equity	20.10%
5.3	Net interest income / operating income	67.58%
5.4	Non-interest income / operating income	27.97%
5.5	Operating expenses / operating income	39.77%
5.6	Foreign exchange gains / operating income	13.97%
5.7	Interest expense / interest income	6.17%
5.8	Non-interest income / operating expenses	70.34%
5.9	Personnel expenses / operating expenses	39.41%
5.1	Earning assets / average total assets	83.68%
5.11	Non-interest expenses / operating income	35.32%
5.12	Personnel expenses / non-interest expenses	44.37%
5.13	Net operating income / average total assets	3.24%
5.14	Operating expenses / average total assets	2.14%
5.15	Interest rate spread	7.56%
6.	**Liquidity:**	
6.1	Interest expense / average earning assets	0.29%
6.2	Net interest income / average earning assets	4.47%
6.3	Liquid assets / gross assets	21.26%
6.4	Liquid assets / total demand and time liabilities	25.17%
6.5	Deposit / Loans	222.83%
6.6	Deposits / Loans and investments	105.96%
6.7	Deposits / gross assets	86.22%

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