

REPUBLIC BANK (GUYANA) LIMITED

Financial Indicators for the quarter ended December 31, 2009

	Qrt 1
1 Capital Adequacy	
1.1 Capital / risk-adjusted assets	17.40%
1.2 Tier 1 capital / risk-weighted assets	16.93%
1.3 Tier 11 capital / risk-weighted assets	17.40%
1.4 Capital / total assets	6.23%
2 Lending to connected parties*	
2.1 Related party loans / total loans	1.44%
2.2 Related party loans / capital base	5.77%
2.3 Director exposure/related party exposure	11.44%
3 Asset composition	
3.1 Business enterprise / total loans	4.97%
3.2 Agriculture / total loans	10.23%
3.3 Mining and quarry / total loans	1.11%
3.4 Manufacturing / total loans	7.49%
3.5 Services / total loans	27.08%
3.6 Households / total loans	49.12%
3.7 Top twenty borrowers/total exposure	16.38%
3.8 Top twenty borrowers/capital base	176.28%
4 Asset quality	
4.1 Nonperforming loans / total loans	1.74%
4.2 Nonperforming loans / total assets	0.49%
4.3 Nonperforming net of provisions / capital and reserves	2.30%
4.4 Nonperforming loans / capital and reserves	5.93%
4.5 Provision for loan losses / nonperforming loans	61.19%
4.6 Total on balance sheet assets / capital and reserves	1213.10%
4.7 Gross loans / deposits	32.30%
4.8 Gross loans / total assets	28.11%
4.9 Risk weighted assets/total assets	35.12%
4.10 Contingent liabilities / total assets	1.95%
4.11 Large exposure/capital base	176.28%
5 Earnings and profitability	
5.1 Return on assets	2.59%
5.2 Return on equity	29.53%
5.3 Net interest income / gross income	60.47%
5.4 Net interest income / operating income	110.59%
5.5 Non-interest income / operating income	46.68%
5.6 Operating expenses / operating income	57.27%
5.7 Foreign exchange gain / operating income	29.13%
5.8 Interest expense / interest income	17.46%
5.9 Non-interest income / operating expenses	81.51%
5.10 Personnel expenses / operating expenses	63.00%
5.11 Earnings assets / average total assets	76.15%
5.12 Non-interest expenses / gross income	31.97%
5.13 Personnel expenses / non-interest expenses	61.71%
5.14 Net operating income / average total assets	1.10%
5.15 Operating expenses / average total assets	0.63%
5.16 Operating expenses / total income	31.32%
5.17 Interest rate spread (Prime lending rate - Small s/v rate)	14.77%
6 Liquidity	
6.1 Interest expense / average earning assets	0.34%
6.2 Net interest income / average earning assets	1.62%
6.3 Liquid assets / total assets	54.24%
6.4 Liquid assets / total demand and time liabilities	220.35%
6.5 Deposits / total loans	309.62%
6.6 Deposits / total loans and investments	118.64%
6.7 Deposits / total assets	87.03%

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