

**REPUBLIC BANK (GUYANA) LIMITED****Financial Indicators for the quarter ended March 31, 2009**

	Qrt 2
<b>1 Capital Adequacy</b>	
1.1 Capital / risk-adjusted assets	13.48%
1.2 Tier 1 capital / risk-weighted assets	13.68%
1.3 Tier 11 capital / risk-weighted assets	14.15%
1.4 Capital / total assets	5.10%
<b>2 Lending to connected parties*</b>	
2.1 Related party loans / total loans	2.00%
2.2 Related party loans / capital base	8.81%
<b>3 Asset composition</b>	
3.1 Business enterprise / total loans	6.59%
3.2 Agriculture / total loans	9.25%
3.3 Mining and quarry / total loans	1.44%
3.4 Manufacturing / total loans	8.65%
3.5 Services / total loans	28.30%
3.6 Households / total loans	45.77%
<b>4 Asset quality</b>	
4.1 Nonperforming loans / total loans	2.01%
4.2 Nonperforming loans / total assets	0.54%
4.3 Nonperforming net of provisions / capital and reserves	2.06%
4.4 Nonperforming loans / capital and reserves	6.96%
4.5 Provision for loan losses / nonperforming loans	70.35%
4.6 Total on balance sheet assets / capital and reserves	1290.60%
4.7 Gross loans / deposits	31.32%
4.8 Gross loans / total assets	28.02%
4.9 Contingent liabilities / total assets	1.47%
<b>5 Earnings and profitability</b>	
5.1 Return on assets	2.16%
5.2 Return on equity	28.35%
5.3 Net interest income / gross income	59.33%
5.4 Net interest income / operating income	139.54%
5.5 Non-interest income / operating income	54.89%
5.6 Operating expenses / operating income	94.43%
5.7 Foreign exchange gain / operating income	36.21%
5.8 Interest expense / interest income	19.86%
5.9 Non-interest income / operating expenses	58.13%
5.10 Personnel expenses / operating expenses	52.42%
5.11 Earnings assets / average total assets	76.69%
5.12 Non-interest expenses / gross income	43.76%
5.13 Personnel expenses / non-interest expenses	48.10%
5.14 Net operating income / average total assets	0.84%
5.15 Operating expenses / average total assets	0.80%
5.16 Operating expenses / total income	40.15%
<b>6 Liquidity</b>	
6.1 Interest expense / average earning assets	0.39%
6.2 Net interest income / average earning assets	1.56%
6.3 Liquid assets / total assets	53.34%
6.4 Liquid assets / total demand and time liabilities	214.39%
6.5 Deposits / total loans	333.17%
6.6 Deposits / total loans and investments	118.56%
6.7 Deposits / total assets	89.48%

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