

**REPUBLIC BANK (GUYANA) LIMITED**  
**QUARTERLY FINANCIAL INDICATORS**  
**DECEMBER 31, 2023**

**Ammended**

	QTR 1
<b>1. Capital Adequacy:</b>	
1.1 Capital / Risk-weighted Assets	20.31%
1.2 Tier I Capital / Risk-weighted Assets	20.31%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	10.39%
<b>2. Lending / connected parties:</b>	
2.1 Related party loans / gross loans	0.02%
2.2 Related party loans / Capital base	0.06%
2.3 Director exposure / related party loans	0.00%
<b>3. Asset Composition</b>	
3.1 Business enterprise loans / gross loans	46.46%
3.2 Agriculture loans / gross loans	2.35%
3.3 Mining and quarry loans / gross loans	0.15%
3.4 Manufacturing loans / gross loans	4.95%
3.5 Services loans / gross loans	39.02%
3.6 Households loans / gross loans	17.56%
3.7 Top 20 borrowers exposure / total exposure	16.10%
3.8 Top 20 borrowers exposure / capital base	137.22%
<b>4. Asset Quality</b>	
4.1 Non-performing loans / gross loans	1.26%
4.2 Non-performing loans / gross assets	0.48%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	-1.00%
4.4 Non-performing loans / capital and reserves	4.61%
4.5 Reserve for loan losses / non-performing loans	121.76%
4.6 Total on balance sheet assets / capital and reserves	968.38%
4.7 Gross loans / deposits	44.44%
4.8 Gross loans / gross assets	37.81%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	44.18%
4.1 Contingent liabilities / gross assets	1.00%
4.11 Large exposure / capital base	64.24%
4.12 Reserve for loan losses / gross loans	1.53%
<b>5. Earnings and Profitability</b>	
5.1 Return on assets	0.50%
5.2 Return on equity	4.67%
5.3 Net interest income / operating income	63.21%
5.4 Non-interest income / operating income	32.22%
5.5 Operating expenses / operating income	50.11%
5.6 Foreign exchange gains / operating income	19.11%
5.7 Interest expense / interest income	6.74%
5.8 Non-interest income / operating expenses	64.31%
5.9 Personnel expenses / operating expenses	29.91%
5.1 Earning assets / average total assets	84.38%
5.11 Non-interest expenses / operating income	45.54%
5.12 Personnel expenses / non-interest expenses	32.91%
5.13 Net operating income / average total assets	0.82%
5.14 Operating expenses / average total assets	0.82%
5.15 Interest rate spread	7.56%
<b>6. Liquidity:</b>	
6.1 Interest expense / average earning assets	0.09%
6.2 Net interest income / average earning assets	1.26%
6.3 Liquid assets / gross assets	8.81%
6.4 Liquid assets / total demand and time liabilities	10.70%
6.5 Deposit / Loans	225.03%
6.6 Deposits / Loans and investments	104.25%
6.7 Deposits / gross assets	85.08%

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