

**REPUBLIC BANK (GUYANA) LIMITED**  
**QUARTERLY FINANCIAL INDICATORS**  
**June 30, 2025**

		QTR 3
<b>1. Capital Adequacy:</b>		
1.1 Capital / Risk-weighted Assets		17.63%
1.2 Tier I Capital / Risk-weighted Assets		17.63%
1.3 Tier II Capital / Risk-weighted Assets		0.00%
1.4 Capital and reserves / Total Assets		9.64%
<b>2. Lending / connected parties:</b>		
2.1 Related party loans / gross loans		0.01%
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		43.99%
3.2 Agriculture loans / gross loans		2.44%
3.3 Mining and quarry loans / gross loans		0.04%
3.4 Manufacturing loans / gross loans		3.96%
3.5 Services loans / gross loans		37.55%
3.6 Households loans / gross loans		16.20%
3.7 Top 20 borrowers exposure / total exposure		16.54%
3.8 Top 20 borrowers exposure / capital base		168.35%
<b>4. Asset Quality</b>		
4.1 Non-performing loans / gross loans		0.71%
4.2 Non-performing loans / gross assets		0.25%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves		-0.24%
4.4 Non-performing loans / capital and reserves		2.62%
4.5 Reserve for loan losses / non-performing loans		109.30%
4.6 Total on balance sheet assets / capital and reserves		1040.33%
4.7 Gross loans / deposits		40.72%
4.8 Gross loans / gross assets		35.43%
4.9 Risk-weighted assets / (on plus off balance sheet assets)		42.86%
4.10 Contingent liabilities / gross assets		0.62%
4.11 Large exposure / capital base		94.54%
4.12 Reserve for loan losses / gross loans		0.78%
<b>5. Earnings and Profitability</b>		
5.1 Return on assets		1.49%
5.2 Return on equity		15.57%
5.3 Net interest income / operating income		66.52%
5.4 Non-interest income / operating income		28.83%
5.5 Operating expenses / operating income		41.24%
5.6 Foreign exchange gains / operating income		14.86%
5.7 Interest expense / interest income		6.53%
5.8 Non-interest income / operating expenses		69.90%
5.9 Personnel expenses / operating expenses		37.69%
5.10 Earning assets / average total assets		82.33%
5.11 Non-interest expenses / operating income		36.59%
5.12 Personnel expenses / non-interest expenses		42.48%
5.13 Net operating income / average total assets		2.42%
5.14 Operating expenses / average total assets		1.70%
5.15 Interest rate spread		7.56%
<b>6. Liquidity:</b>		
6.1 Interest expense / average earning assets		0.24%
6.2 Net interest income / average earning assets		3.39%
6.3 Liquid assets / gross assets		11.03%
6.4 Liquid assets / total demand and time liabilities		13.09%
6.5 Deposit / Loans		245.57%
6.6 Deposits / Loans and investments		107.06%
6.7 Deposits / gross assets		87.02%

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