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

		QTR 3
1.	**Capital Adequacy:**	
1.1	Capital / Risk-weighted Assets	17.36%
1.2	Tier I Capital / Risk-weighted Assets	17.36%
1.3	Tier II Capital / Risk-weighted Assets	0.00%
1.4	Capital and reserves / Total Assets	9.75%
2.	**Lending / connected parties:**	
2.1	Related party loans / gross loans	0.10%
2.2	Related party loans / Capital base	0.46%
2.3	Director exposure / related party loans	42.36%
3.	**Asset Composition**	
3.1	Business enterprise loans / gross loans	40.61%
3.2	Agriculture loans / gross loans	2.16%
3.3	Mining and quarry loans / gross loans	0.11%
3.4	Manufacturing loans / gross loans	3.77%
3.5	Services loans / gross loans	34.57%
3.6	Households loans / gross loans	18.95%
3.7	Top 20 borrowers exposure / total exposure	17.92%
3.8	Top 20 borrowers exposure / capital base	181.43%
4.	**Asset Quality**	
4.1	Non-performing loans / gross loans	0.80%
4.2	Non-performing loans / gross assets	0.31%
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	0.50%
4.4	Non-performing loans / capital and reserves	3.14%
4.5	Reserve for loan losses / non-performing loans	84.24%
4.6	Total on balance sheet assets / capital and reserves	1028.74%
4.7	Gross loans / deposits	44.09%
4.8	Gross loans / gross assets	38.25%
4.9	Risk-weighted assets / (on plus off balance sheet assets)	44.02%
4.1	Contingent liabilities / gross assets	0.54%
4.11	Large exposure / capital base	107.39%
4.12	Reserve for loan losses / gross loans	0.67%
5.	**Earnings and Profitability**	
5.1	Return on assets	1.56%
5.2	Return on equity	16.11%
5.3	Net interest income / operating income	67.63%
5.4	Non-interest income / operating income	27.80%
5.5	Operating expenses / operating income	38.30%
5.6	Foreign exchange gains / operating income	13.94%
5.7	Interest expense / interest income	6.33%
5.8	Non-interest income / operating expenses	72.59%
5.9	Personnel expenses / operating expenses	40.22%
5.1	Earning assets / average total assets	82.39%
5.11	Non-interest expenses / operating income	33.73%
5.12	Personnel expenses / non-interest expenses	45.67%
5.13	Net operating income / average total assets	2.54%
5.14	Operating expenses / average total assets	1.58%
5.15	Interest rate spread	7.56%
6.	**Liquidity:**	
6.1	Interest expense / average earning assets	0.23%
6.2	Net interest income / average earning assets	3.45%
6.3	Liquid assets / gross assets	16.59%
6.4	Liquid assets / total demand and time liabilities	19.83%
6.5	Deposit / Loans	226.78%
6.6	Deposits / Loans and investments	106.85%
6.7	Deposits / gross assets	86.74%

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