

REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
March 31, 2025

		QTR 2
1. Capital Adequacy:		
1.1	Capital / Risk-weighted Assets	19.59%
1.2	Tier I Capital / Risk-weighted Assets	19.59%
1.3	Tier II Capital / Risk-weighted Assets	0.00%
1.4	Capital and reserves / Total Assets	9.48%
2. Lending / connected parties:		
2.1	Related party loans / gross loans	0.02%
2.2	Related party loans / Capital base	0.07%
2.3	Director exposure / related party loans	0.00%
3. Asset Composition		
3.1	Business enterprise loans / gross loans	44.13%
3.2	Agriculture loans / gross loans	2.53%
3.3	Mining and quarry loans / gross loans	0.05%
3.4	Manufacturing loans / gross loans	3.41%
3.5	Services loans / gross loans	38.14%
3.6	Households loans / gross loans	17.22%
3.7	Top 20 borrowers exposure / total exposure	16.71%
3.8	Top 20 borrowers exposure / capital base	164.08%
4. Asset Quality		
4.1	Non-performing loans / gross loans	0.78%
4.2	Non-performing loans / gross assets	0.27%
4.3	Non-performing loans net of reserve for loan losses / capital and reserves	-0.55%
4.4	Non-performing loans / capital and reserves	2.87%
4.5	Reserve for loan losses / non-performing loans	119.25%
4.6	Total on balance sheet assets / capital and reserves	1058.63%
4.7	Gross loans / deposits	39.86%
4.8	Gross loans / gross assets	34.59%
4.9	Risk-weighted assets / (on plus off balance sheet assets)	39.22%
4.1	Contingent liabilities / gross assets	0.88%
4.11	Large exposure / capital base	91.45%
4.12	Reserve for loan losses / gross loans	0.93%
5. Earnings and Profitability		
5.1	Return on assets	1.05%
5.2	Return on equity	11.01%
5.3	Net interest income / operating income	66.36%
5.4	Non-interest income / operating income	29.09%
5.5	Operating expenses / operating income	40.80%
5.6	Foreign exchange gains / operating income	14.87%
5.7	Interest expense / interest income	6.42%
5.8	Non-interest income / operating expenses	71.30%
5.9	Personnel expenses / operating expenses	38.56%
5.1	Earning assets / average total assets	82.91%
5.11	Non-interest expenses / operating income	36.25%
5.12	Personnel expenses / non-interest expenses	43.40%
5.13	Net operating income / average total assets	1.70%
5.14	Operating expenses / average total assets	1.17%
5.15	Interest rate spread	7.56%
6. Liquidity:		
6.1	Interest expense / average earning assets	0.16%
6.2	Net interest income / average earning assets	2.38%
6.3	Liquid assets / gross assets	11.22%
6.4	Liquid assets / total demand and time liabilities	13.42%
6.5	Deposit / Loans	250.88%
6.6	Deposits / Loans and investments	108.89%
6.7	Deposits / gross assets	86.79%

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