

REPUBLIC BANK (GUYANA) LIMITED
QUARTERLY FINANCIAL INDICATORS
March 31, 2026

	QTR 2
1. Capital Adequacy:	
1.1 Capital / Risk-weighted Assets	19.39%
1.2 Tier I Capital / Risk-weighted Assets	19.39%
1.3 Tier II Capital / Risk-weighted Assets	0.00%
1.4 Capital and reserves / Total Assets	9.62%
2. Lending / connected parties:	
2.1 Related party loans / gross loans	0.03%
2.2 Related party loans / Capital base	0.11%
2.3 Director exposure / related party loans	0.00%
3. Asset Composition	
3.1 Business enterprise loans / gross loans	41.47%
3.2 Agriculture loans / gross loans	2.39%
3.3 Mining and quarry loans / gross loans	0.02%
3.4 Manufacturing loans / gross loans	3.52%
3.5 Services loans / gross loans	35.54%
3.6 Households loans / gross loans	19.14%
3.7 Top 20 borrowers exposure / total exposure	17.50%
3.8 Top 20 borrowers exposure / capital base	170.46%
4. Asset Quality	
4.1 Non-performing loans / gross loans	0.52%
4.2 Non-performing loans / gross assets	0.19%
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	-0.73%
4.4 Non-performing loans / capital and reserves	1.99%
4.5 Reserve for loan losses / non-performing loans	136.39%
4.6 Total on balance sheet assets / capital and reserves	1042.68%
4.7 Gross loans / deposits	42.60%
4.8 Gross loans / gross assets	36.97%
4.9 Risk-weighted assets / (on plus off balance sheet assets)	40.37%
4.1 Contingent liabilities / gross assets	0.60%
4.11 Large exposure / capital base	93.38%
4.12 Reserve for loan losses / gross loans	0.71%
5. Earnings and Profitability	
5.1 Return on assets	1.05%
5.2 Return on equity	11.13%
5.3 Net interest income / operating income	67.32%
5.4 Non-interest income / operating income	27.97%
5.5 Operating expenses / operating income	38.28%
5.6 Foreign exchange gains / operating income	14.01%
5.7 Interest expense / interest income	6.55%
5.8 Non-interest income / operating expenses	73.06%
5.9 Personnel expenses / operating expenses	40.55%
5.1 Earning assets / average total assets	81.27%
5.11 Non-interest expenses / operating income	33.56%
5.12 Personnel expenses / non-interest expenses	46.25%
5.13 Net operating income / average total assets	1.72%
5.14 Operating expenses / average total assets	1.06%
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	2.34%
6.3 Liquid assets / gross assets	18.06%
6.4 Liquid assets / total demand and time liabilities	21.50%
6.5 Deposit / Loans	234.72%
6.6 Deposits / Loans and investments	108.51%
6.7 Deposits / gross assets	86.77%

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