

Citizens Bank Guyana Inc
Selected Financial Indicators
January 2014 - December 2014

		Quarter 1	Quarter 2	Quarter 3	Quarter 4
		%			
1	Capital Adequacy				
1.1	Capital/risk adjusted assets	21.71	20.54	19.23	21.68
1.2	Tier 1 capital/risk-weighted assets	22.00	20.82	19.47	21.87
1.3	Tier 11 capital/risk-weighted assets	0.00	0.00	0.00	0.00
1.4	Capital/Total Assets	13.85	15.00	14.99	15.02
3	Asset composition				
3.1	Business enterprise/total loans	57.69	59.26	60.33	61.62
3.2	Agriculture/total loans	3.54	3.32	2.52	2.53
3.3	Mining & quarry/total loans	2.88	2.52	2.52	2.70
3.4	Manufacturing/total loans	20.29	20.41	23.28	24.15
3.5	Services/total loans	30.98	33.01	32.01	32.24
3.6	Household loans/total loans	7.11	6.44	6.04	5.84
4	Asset Quality				
4.1	Non-performing loans/total loans	7.10	7.23	7.99	8.78
4.2	Non-performing loans/total assets	4.37	4.89	5.48	6.34
4.3	Non-performing loans net of provisions/capital & reserves	26.08	27.26	31.28	35.19
4.4	Non-performing loans/capital and reserves	30.06	31.12	34.93	39.70
4.5	Provision for loan losses/nonperforming loans	17.94	17.06	15.19	17.53
4.6	Total on balance sheet assets/capital and reserves	688.59	636.60	636.87	626.32
4.7	Gross loans/deposits	74.26	83.58	88.31	95.57
4.8	Gross loans/total assets	61.49	67.60	68.63	72.23
4.9	Risk-weighted assets/on + off balance sheet assets	56.41	61.54	63.46	66.24
4.10	Contingent liabilities/total assets	1.98	2.13	1.72	1.39
4.11	Large Exposure/Capital Base				
4.12	Reserve for loan losses/gross loans	1.27	1.23	1.21	1.54
5	Earnings and profitability				
5.1	Return on assets	0.65	0.65	0.63	0.60
5.2	Return on equity	4.50	4.31	4.00	3.82
5.3	Net interest income/operating income	70.73	74.24	76.36	68.57
5.4	Non-interest income/operating income	14.73	10.76	9.00	15.33
5.5	Operating expenses/operating income	46.33	45.80	49.96	52.90
5.6	Foreign exchange gain/operating income	7.76	4.93	2.70	9.32
5.7	Interest expense/interest income	17.05	16.80	16.09	19.01
5.8	Non-interest income/operating expenses	31.79	23.49	18.01	28.97
5.9	Personnel expenses/operating expenses	22.81	20.76	19.40	23.20
5.10	Earning assets/average total assets	79.04	77.80	77.73	79.36
5.12	Non-interest expense/operating income	31.79	30.81	35.32	36.80
5.13	Personnel expenses/non interest expenses	33.25	30.86	27.44	33.35
5.14	Net operating income/average total assets	1.03	1.05	1.00	0.98
5.15	Operating expenses/average total assets	0.89	0.89	1.00	1.10
5.16	Operating expenses/operating income	46.33	45.80	49.96	52.90
5.17	Interest Rate Spread	9.50	9.50	9.50	9.50
6	Liquidity				
6.1	Interest expense/average earning assets	0.36	0.37	0.38	0.43
6.2	Net interest income/average earning assets	1.73	1.83	1.97	1.84
6.3	Liquid assets/total assets	22.93	20.27	21.21	20.75
6.4	Liquid assets/total demand and time liabilities	47.01	44.67	48.66	49.56
6.5	Deposits/total loans	134.66	119.65	113.23	104.64
6.6	Deposits/total loans and investments	105.50	101.74	101.97	95.97
6.7	Deposit/total assets	82.80	80.88	77.71	75.58