

Citizens Bank Guyana Inc
Selected Financial Indicators
December 31, 2015

| | | Quarter 4 |
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| | | % |
| 1 | Capital Adequacy | |
| 1.1 | Capital/risk adjusted assets | 24.45 |
| 1.2 | Tier 1 capital/risk-weighted assets | 24.59 |
| 1.3 | Tier 11 capital/risk-weighted assets | 0.00 |
| 1.4 | Capital/Total Assets | 14.43 |
| | | |
| 3 | Asset composition | |
| 3.1 | Business enterprise/total loans | 58.36 |
| 3.2 | Agriculture/total loans | 2.39 |
| 3.3 | Mining & quarry/total loans | 2.34 |
| 3.4 | Manufacturing/total loans | 23.12 |
| 3.5 | Services/total loans | 30.50 |
| 3.6 | Household loans/total loans | 5.55 |
| | | |
| 4 | Asset Quality | |
| 4.1 | Non-performing loans/total loans | 11.44 |
| 4.2 | Non-performing loans/total assets | 7.35 |
| 4.3 | Non-performing loans net of provisions/capital & reserves | 39.38 |
| 4.4 | Non-performing loans/capital and reserves | 46.11 |
| 4.5 | Provision for loan losses/nonperforming loans | 24.07 |
| 4.6 | Total on balance sheet assets/capital and reserves | 627.18 |
| 4.7 | Gross loans/deposits | 80.02 |
| 4.8 | Gross loans/total assets | 64.24 |
| 4.9 | Risk-weighted assets/ on + off balance sheet assets | 58.79 |
| 4.10 | Contingent liabilities/total assets | 1.17 |
| 4.11 | Large Exposure/Capital Base | 147.11 |
| 4.12 | Reserve for loan losses/gross loans | 2.75 |
| | | |
| 5 | Earnings and profitability | |
| 5.1 | Return on assets | 0.50 |
| 5.2 | Return on equity | 3.03 |
| 5.3 | Net interest income/operating income | 68.54 |
| 5.4 | Non-interest income/operating income | 12.86 |
| 5.5 | Operating expenses/operating income | 57.62 |
| 5.6 | Foreign exchange gain/operating income | 6.21 |
| 5.7 | Interest expense/interest income | 21.35 |
| 5.8 | Non-interest income/operating expenses | 22.32 |
| 5.9 | Personnel expenses/operating expenses | 23.29 |
| 5.10 | Earning assets/average total assets | 71.30 |
| 5.12 | Non-interest expense/operating income | 39.02 |
| 5.13 | Personnel expenses/non interest expenses | 34.40 |
| 5.14 | Net operating income/average total assets | 0.82 |
| 5.15 | Operating expenses/average total assets | 1.11 |
| 5.16 | Operating expenses/operating income | 57.62 |
| 5.17 | Interest Rate Spread | 9.50 |
| 6 | Liquidity | |
| 6.1 | Interest expense/average earning assets | 0.51 |
| 6.2 | Net interest income/average earning assets | 1.87 |
| 6.3 | Liquid assets/total assets | 28.14 |
| 6.4 | Liquid assets/total demand and time liabilities | 65.82 |
| 6.5 | Deposits/total loans | 124.97 |
| 6.6 | Deposits/total loans and investments | 117.48 |
| 6.7 | Deposit/total assets | 80.28 |