

Citizens Bank Guyana Inc
Quarterly Financial Indicators
January 2015 - December 2015

		Quarter 1	Quarter 2	Quarter 3	Quarter 4
		%			
1	Capital Adequacy				
1.1	Capital/risk adjusted assets	21.26	20.89	20.86	24.45
1.2	Tier 1 capital/risk-weighted assets	21.42	21.03	21.02	24.59
1.3	Tier 11 capital/risk-weighted assets	0.00	0.00	0.00	0.00
1.4	Capital/Total Assets	15.28	15.90	16.36	14.43
3	Asset composition				
3.1	Business enterprise/total loans	60.98	59.83	59.65	58.36
3.2	Agriculture/total loans	2.42	2.26	2.36	2.39
3.3	Mining & quarry/total loans	2.65	2.51	2.38	2.34
3.4	Manufacturing/total loans	23.50	23.18	23.52	23.12
3.5	Services/total loans	32.41	31.88	31.38	30.50
3.6	Household loans/total loans	5.30	5.00	5.14	5.55
4	Asset Quality				
4.1	Non-performing loans/total loans	14.12	13.07	10.75	11.44
4.2	Non-performing loans/total assets	10.62	9.67	7.67	7.35
4.3	Non-performing loans net of provisions/capital & reserves	62.10	54.60	40.19	39.38
4.4	Non-performing loans/capital and reserves	65.01	57.53	44.24	46.11
4.5	Provision for loan losses/nonperforming loans	11.80	11.22	15.32	24.07
4.6	Total on balance sheet assets/capital and reserves	612.11	594.72	576.76	627.18
4.7	Gross loans/deposits	93.29	92.07	90.27	80.02
4.8	Gross loans/total assets	75.24	74.01	71.38	64.24
4.9	Risk-weighted assets/ on + off balance sheet assets	67.06	62.01	63.98	58.79
4.10	Contingent liabilities/total assets	1.50	1.23	1.10	1.17
4.11	Large Exposure/Capital Base	170.43	176.90	113.20	147.11
4.12	Reserve for loan losses/gross loans	1.67	1.47	1.65	2.75
5	Earnings and profitability				
5.1	Return on assets	0.46	0.67	0.91	0.50
5.2	Return on equity	2.85	4.02	5.36	3.03
5.3	Net interest income/operating income	69.36	71.34	74.88	68.54
5.4	Non-interest income/operating income	12.59	11.84	10.58	12.86
5.5	Operating expenses/operating income	59.92	48.50	40.61	57.62
5.6	Foreign exchange gain/operating income	4.48	7.21	5.66	6.21
5.7	Interest expense/interest income	20.65	19.08	16.26	21.35
5.8	Non-interest income/operating expenses	21.00	24.41	26.05	22.32
5.9	Personnel expenses/operating expenses	19.86	21.08	20.04	23.29
5.10	Earning assets/average total assets	77.42	76.76	74.30	71.30
5.12	Non-interest expense/operating income	41.87	31.68	26.07	39.02
5.13	Personnel expenses/non interest expenses	28.42	32.27	31.22	34.40
5.14	Net operating income/average total assets	0.73	1.09	1.51	0.82
5.15	Operating expenses/average total assets	1.09	1.02	1.03	1.11
5.16	Operating expenses/operating income	59.92	48.50	40.61	57.62
5.17	Interest Rate Spread	9.50	9.50	9.50	9.50
6	Liquidity				
6.1	Interest expense/average earning assets	0.42	0.46	0.49	0.51
6.2	Net interest income/average earning assets	1.62	1.95	2.54	1.87
6.3	Liquid assets/total assets	18.76	19.59	20.37	28.14
6.4	Liquid assets/total demand and time liabilities	39.77	42.22	44.67	65.82
6.5	Deposits/total loans	107.19	108.61	110.78	124.97
6.6	Deposits/total loans and investments	103.69	105.01	107.49	117.48
6.7	Deposit/total assets	80.64	80.38	79.08	80.28