

Citizens Bank Guyana Inc.
Quarterly Financial Indicators
As at June 30, 2016

		Quarter 2
		%
1	Capital Adequacy	
1.1	Capital/risk adjusted assets	25.42
1.2	Tier 1 capital/risk-weighted assets	25.49
1.3	Tier 11 capital/risk-weighted assets	0.00
1.4	Capital/Total Assets	14.64
3	Asset composition	
3.1	Business enterprise/total loans	57.62
3.2	Agriculture/total loans	2.33
3.3	Mining & quarry/total loans	2.31
3.4	Manufacturing/total loans	23.63
3.5	Services/total loans	29.36
3.6	Household loans/total loans	5.68
4	Asset Quality	
4.1	Non-performing loans/total loans	10.93
4.2	Non-performing loans/total assets	6.66
4.3	Non-performing loans net of provisions/capital & reserves	33.18
4.4	Non-performing loans/capital and reserves	40.95
4.5	Provision for loan losses/nonperforming loans	28.40
4.6	Total on balance sheet assets/capital and reserves	615.15
4.7	Gross loans/deposits	75.76
4.8	Gross loans/total assets	60.89
4.9	Risk-weighted assets/ on + off balance sheet assets	55.85
4.10	Contingent liabilities/total assets	1.08
4.11	Large Exposure/Capital Base	127.56
4.12	Reserve for loan losses/gross loans	3.10
5	Earnings and profitability	
5.1	Return on assets	0.43
5.2	Return on equity	2.63
5.3	Net interest income/operating income	66.70
5.4	Non-interest income/operating income	9.49
5.5	Operating expenses/operating income	59.58
5.6	Foreign exchange gain/operating income	5.52
5.7	Interest expense/interest income	24.27
5.8	Non-interest income/operating expenses	15.92
5.9	Personnel expenses/operating expenses	18.69
5.10	Earning assets/average total assets	65.64
5.12	Non-interest expense/operating income	38.21
5.13	Personnel expenses/non interest expenses	29.14
5.14	Net operating income/average total assets	0.72
5.15	Operating expenses/average total assets	1.06
5.16	Operating expenses/operating income	59.58
5.17	Interest Rate Spread	10.50
6	Liquidity	
6.1	Interest expense/average earning assets	0.57
6.2	Net interest income/average earning assets	1.79
6.3	Liquid assets/total assets	31.15
6.4	Liquid assets/total demand and time liabilities	71.89
6.5	Deposits/total loans	131.99
6.6	Deposits/total loans and investments	123.80
6.7	Deposit/total assets	80.37