

Citizens Bank Guyana Inc.
Quarterly Financial Indicators
As at March 31, 2016

		Quarter 1
		%
1	Capital Adequacy	
1.1	Capital/risk adjusted assets	25.38
1.2	Tier 1 capital/risk-weighted assets	25.48
1.3	Tier 11 capital/risk-weighted assets	0.00
1.4	Capital/Total Assets	14.68
3	Asset composition	
3.1	Business enterprise/total loans	58.11
3.2	Agriculture/total loans	2.33
3.3	Mining & quarry/total loans	2.43
3.4	Manufacturing/total loans	23.52
3.5	Services/total loans	29.82
3.6	Household loans/total loans	5.22
4	Asset Quality	
4.1	Non-performing loans/total loans	11.12
4.2	Non-performing loans/total assets	7.05
4.3	Non-performing loans net of provisions/capital & reserves	36.00
4.4	Non-performing loans/capital and reserves	43.34
4.5	Provision for loan losses/nonperforming loans	26.45
4.6	Total on balance sheet assets/capital and reserves	614.39
4.7	Gross loans/deposits	79.23
4.8	Gross loans/total assets	63.42
4.9	Risk-weighted assets/ on + off balance sheet assets	57.40
4.10	Contingent liabilities/total assets	1.12
4.11	Large Exposure/Capital Base	131.71
4.12	Reserve for loan losses/gross loans	2.94
5	Earnings and profitability	
5.1	Return on assets	0.45
5.2	Return on equity	2.77
5.3	Net interest income/operating income	66.82
5.4	Non-interest income/operating income	10.68
5.5	Operating expenses/operating income	58.36
5.6	Foreign exchange gain/operating income	3.48
5.7	Interest expense/interest income	23.39
5.8	Non-interest income/operating expenses	18.30
5.9	Personnel expenses/operating expenses	19.55
5.10	Earning assets/average total assets	67.31
5.12	Non-interest expense/operating income	37.96
5.13	Personnel expenses/non interest expenses	30.05
5.14	Net operating income/average total assets	0.75
5.15	Operating expenses/average total assets	1.06
5.16	Operating expenses/operating income	58.36
5.17	Interest Rate Spread	10.50
6	Liquidity	
6.1	Interest expense/average earning assets	0.54
6.2	Net interest income/average earning assets	1.78
6.3	Liquid assets/total assets	29.01
6.4	Liquid assets/total demand and time liabilities	68.24
6.5	Deposits/total loans	126.21
6.6	Deposits/total loans and investments	118.52
6.7	Deposit/total assets	80.05