

**GUYANA BANK FOR TRADE & INDUSTRY LIMITED**  
**SELECTED FINANCIAL INDICATORS FOR 2010**

	Qrt 1	Qrt 2	Qrt 3	Qrt 4
<b>1.0 Capital Adequacy</b>				
1.1 QualifyingCapital /Risk -weighted assets	24.15	24.71	25.64	20.55
1.2 Tier 1 Capital/ Risk weighted assets	24.19	24.70	23.74	19.03
1.3 Tier 11 Capital/ risk-weighted assets	(0.04)	0.01	1.90	1.52
1.4 Capital & Reserves/Total assets	10.35	10.16	10.27	10.02
<b>2.0 Lending to connected parties <sup>1</sup></b>				
2.1 Related party loans/Gross loans	10.73	10.69	10.41	10.17
2.2 Related party loans/capital base	36.38	35.53	37.89	41.98
2.3 Director exposure/related party loans	2.33	1.67	2.06	1.96
<b>3.0 Assets Composition</b>				
3.1 Business enterprise/Gross loans	79.85	78.25	78.56	75.06
3.2 Agriculture/Gross loans	5.76	5.28	5.08	4.28
3.3 Mining and Quarrying / Gross loans	4.64	4.15	7.56	6.51
3.4 Manufacturing/Gross loans	30.28	27.30	23.71	22.98
3.5 Services / Gross loans	39.17	41.52	42.21	41.29
3.6 Households / Gross loans	6.99	6.56	7.22	7.65
3.7 Top 20 borrowers /Total exposure	29.24	32.69	29.78	31.68
3.8 Top 20 borrowers exposure / capital base	266.14	273.94	267.99	292.79
<b>4.0 Assets Quality</b>				
4.1 Non performing loans / Gross loans	6.78	5.98	4.48	7.82
4.2 Non performing loans / Gross assets	1.83	1.75	1.38	2.57
4.3 Non performing net of reserve for Loans losses / capital and reserves	(22.84)	(26.33)	(28.99)	(15.39)
4.4 Non- performing loans / capital reserves	18.39	17.96	14.04	26.75
4.5 Reserves for loan losses / non performing loans	224.20	246.65	306.48	157.52
4.6 Total on-balance sheet assets / capital and reserves	1007.39	1028.33	1016.89	1040.37
4.7 Gross loans/ Deposits	32.74	35.55	37.49	40.38
4.8 Gross loans / Gross assets	26.92	29.21	30.84	32.88
4.9 Risk weighted assets / (on plus off balance sheet assets)	32.16	34.20	34.71	40.83
4.10 Contingent liabilities / Gross assets	1.68	3.66	2.42	2.2
4.11 Large exposure / capital base	108.44	103.42	225.45	262.63
4.12 Reserves for loan losses / Gross Loans	15.20	14.75	13.72	12.32
<b>5.0 Earnings and profitability</b>				
5.1 Returns on assets	0.76	0.50	0.70	0.39
5.2 Returns on equity	7.38	4.90	6.88	3.82
5.3 Net interest income / operating income	48.50	53.82	59.96	57.29
5.4 Non interest income / operating income	27.65	21.65	18.93	18.72
5.5 Operating expenses / operating income	59.95	60.41	60.19	67.77
5.6 Foreign exchange gain / operating income	19.86	14.30	13.28	11.44
5.7 Interest expense / interest income	32.97	31.30	26.04	29.52
5.8 Non- interest income / operating expenses	46.12	35.84	31.44	27.63
5.9 Personnel expenses / operating expenses	26.01	27.49	24.55	26.04
5.10 Earning assets / average total assets	74.96	73.68	78.51	76.79
5.11 Non-Interest expenses / Operating Income	36.10	35.89	39.08	43.77
5.12 Personnel expenses / non interest expenses	43.19	46.28	37.81	40.32
5.13 Net operating income / average total assets	0.76	0.72	0.85	0.59
5.14 Operating expenses / average total assets	1.14	1.10	1.29	1.24
5.15 Operating expenses / Operating Income	59.95	60.41	60.19	67.77
5.16 Interest rate spread (Prime lending rate - Small savingsrate)	13.50	13.00	13.00	13
<b>Liquidity</b>				
6.1 Interest expenses / average earning assets	0.62	0.61	0.60	0.58
6.2 Net interest income / average earning assets	1.26	1.33	1.71	1.39
6.3 Liquid assets / Gross assets	32.31	33.08	22.07	24.48
6.4 Liquid assets / total demand and time liabilities	41.52	42.45	26.87	29.52
6.5 Deposits /Gross loans	305.46	281.31	266.73	247.65
6.6 Deposits / Earning assets	116.46	117.37	111.48	113.98
6.7 Deposits / Gross assets	82.24	82.16	82.26	81.42

<sup>1</sup> Related parties include directors, Senior Officers and shareholders with 20 percent or more shares.