

**GUYANA BANK FOR TRADE & INDUSTRY LIMITED**  
**SELECTED FINANCIAL INDICATORS FOR 2009**

	First Quarter Ended 31.Mar	Second Quarter Ended 30.Jun	Third Quarter Ended 30.Sept
<b>1.0 Capital Adequacy</b>			
1.1 Qualifying Capital /Risk -weighted assets		20.16	21.36
1.2 Tier 1 Capital/ Risk weighted assets		20.19	21.39
1.3 Tier 1 Capital/ risk-weighted assets		(0.03)	(0.03)
1.4 Capital & Reserves/Total assets		9.76	10.02
<b>2.0 Lending to connected parties <sup>1</sup></b>			
2.1 Related party loans/Gross loans		12.84	12.62
2.2 Related party loans/capital base		39.75	37.77
2.3 Director exposure/related party loans		1.19	1.56
<b>3.0 Assets Composition</b>			
3.1 Business enterprise/Gross loans		83.37	81.96
3.2 Agriculture/Gross loans		6.27	6.27
3.3 Mining and Quarrying / Gross loans		5.99	5.72
3.4 Manufacturing/Gross loans		34.17	32.90
3.5 Services / Gross loans		36.94	37.06
3.6 Households / Gross loans		12.68	13.57
3.7 Top 20 borrowers /Total exposure		30.97	26.60
3.8 Top 20 borrowers exposure / capital base		256.91	224.31
<b>4.0 Assets Quality</b>			
4.1 Non performing loans / Gross loans		11.57	10.28
4.2 Non performing loans / Gross assets		3.00	2.60
4.3 Non performing net of reserve for Loans losses / capital and reserves		(12.90)	(17.71)
4.4 Non- performing loans / capital reserves		32.09	27.10
4.5 Reserves for loan losses / non performing loans		140.21	165.37
4.6 Total on-balance sheet assets / capital and reserves		1069.74	1043.06
4.7 Gross loans/ Deposits		31.62	30.97
4.8 Gross loans / Gross assets		25.94	25.28
4.9 Risk weighted assets / (on plus off balance sheet assets)		40.04	38.82
4.10 Contingent liabilities / Gross assets		3.64	1.72
4.11 Large exposure / capital base		102.55	98.02
4.12 Reserves for loan losses / Gross Loans		16.22	17.00
<b>5.0 Earnings and profitability</b>			
5.1 Returns on assets		0.42	0.38
5.2 Returns on equity		4.27	4.02
5.3 Net interest income / operating income		49.07	51.44
5.4 Non interest income / operating income		27.15	22.68
5.5 Operating expenses / operating income		70.02	67.65
5.6 Foreign exchange gain / operating income		21.17	16.16
5.7 Interest expense / interest income		32.64	33.47
5.8 Non- interest income / operating expenses		38.78	33.53
5.9 Personnel expenses / operating expenses		22.92	25.03
5.10 Earning assets / average total assets		66.98	69.22
5.11 Non-Interest expenses / Operating Income		46.25	41.77
5.12 Personnel expenses / non interest expenses		34.70	40.54
5.13 Net operating income / average total assets		0.55	0.54
5.14 Operating expenses / average total assets		1.28	1.12
5.15 Operating expenses / Operating Income		70.02	67.65
5.16 Interest rate spread (Prime lending rate - Small savingsrate)		13.50	13.50
<b>Liquidity</b>			
6.1 Interest expenses / average earning assets		0.66	0.63
6.2 Net interest income / average earning assets		1.36	1.26
6.3 Liquid assets / Gross assets		28.23	19.98
6.4 Liquid assets / total demand and time liabilities		34.32	25.95
6.5 Deposits /Gross loans		316.26	322.91
6.6 Deposits / Earning assets		124.55	117.43
6.7 Deposits / Gross assets		82.02	81.64

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

Fourth Quarter  
Ended 31.Dec.

20.10  
21.13  
(0.03)  
10.20

11.68  
38.56  
2.08

81.85  
5.80  
4.97  
30.47  
40.61  
6.10  
32.35  
280.56

8.31  
2.25

(19.55)  
23.01  
184.98  
1023.37  
33.35  
27.04  
39.87  
2.08  
99.40  
15.38

0.48  
4.94  
51.85  
21.98  
56.33  
14.84  
33.55  
39.01  
25.64  
70.03  
30.16  
47.91  
0.74  
0.95  
56.33  
13.50

0.64  
1.26  
28.10  
34.19  
299.86  
117.56  
81.09