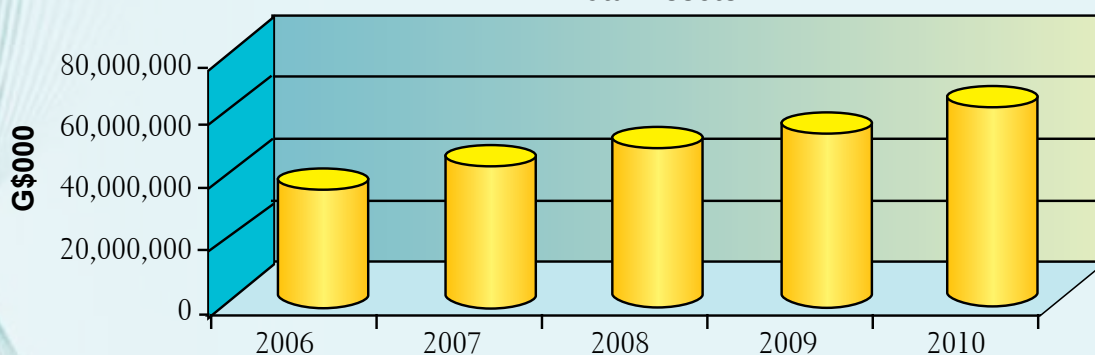




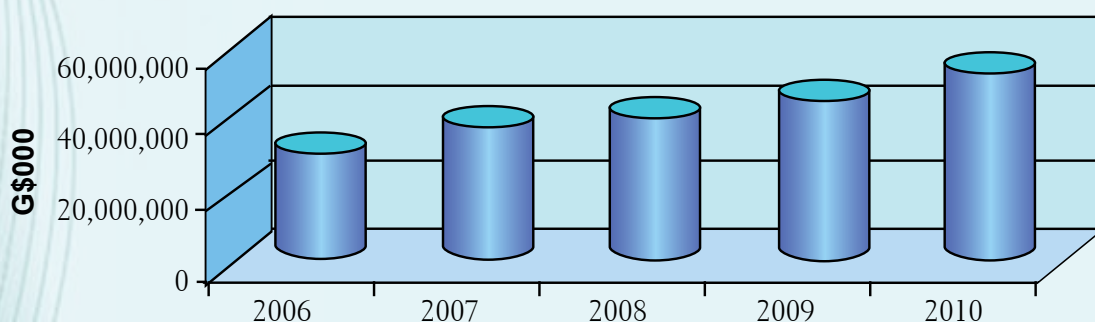
Financial Highlights

	2006 G\$000	2007 G\$000	2008 G\$000	2009 G\$000	2010 G\$000
Total Assets	35,742,428	42,944,115	49,311,947	53,895,580	62,656,888
Shareholders' Equity	3,648,751	4,303,774	4,650,434	5,651,994	6,501,521
Reserves & retained Earnings	2,848,751	3,503,774	3,850,434	4,851,994	5,801,521
Total Deposits	31,326,318	37,408,075	40,987,032	45,816,954	53,741,913
Loans and Advances (Net)	8,745,225	9,744,919	12,833,479	13,079,611	19,363,205
Investments	1,649,693	3,430,404	5,902,651	4,267,481	5,297,002
Gross Income	2,744,570	3,198,152	3,605,156	3,838,013	4,378,995
Profit before Taxation	788,129	976,170	1,119,786	1,409,206	1,659,779
Profit after Taxation	506,020	795,739	940,696	991,415	1,204,584
Return on Average Assets (%)	1.50	2.02	2.04	1.92	2.06
Return on Average Equity (%)	14.56	20.01	21.01	19.24	18.10
Earnings per Share (\$)	12.65	19.89	23.52	24.79	30.11

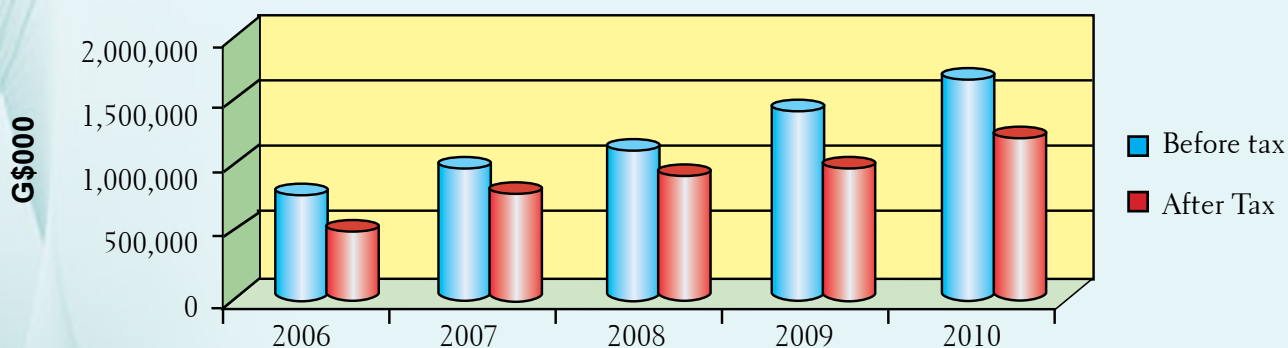
Total Assets



Total Deposits



Income

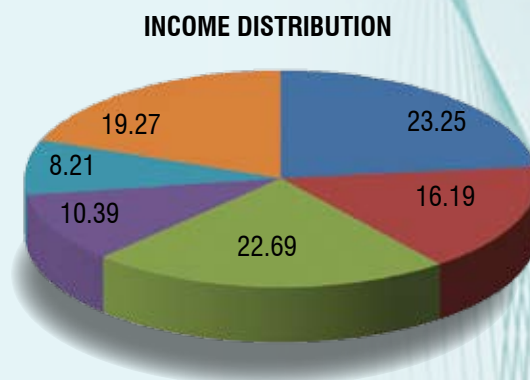


Financial Highlights - cont'd

Income Distribution

Amount in millions of Guyana Dollars

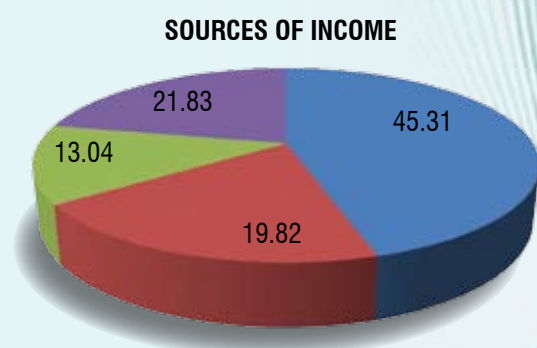
	Amount	%
Interest Expenses	1,019.1	23.25
Personnel Expenses	709.6	16.19
Premises & Other Expenses	994.3	22.69
Taxation	455.2	10.39
Dividends	360.0	8.21
Retained Earnings	844.5	19.27
	4,382.7	100.00



Sources of Income

Amount in millions of Guyana Dollars

	Amount	%
Loans & Advances	1,985.9	45.31
Treasury Bills, Foreign bank deposits	868.6	19.82
Investments	571.5	13.04
Commissions and Other Income	956.7	21.83
	4,382.7	100.00



Distribution of Assets & Liabilities

Amount in millions of Guyana Dollars

ASSETS	Amount	%
Cash Resources	30,543.1	48.75
Investments	5,297.0	8.45
Loans & Advances	19,363.2	30.90
Other Assets	7,453.5	11.90
	62,656.8	100.00
LIABILITIES	Amount	%
Deposits	53,741.9	85.77
Other Liabilities	2,413.4	3.85
Shareholders Equity	6,501.5	10.38
	62,656.8	100.00

