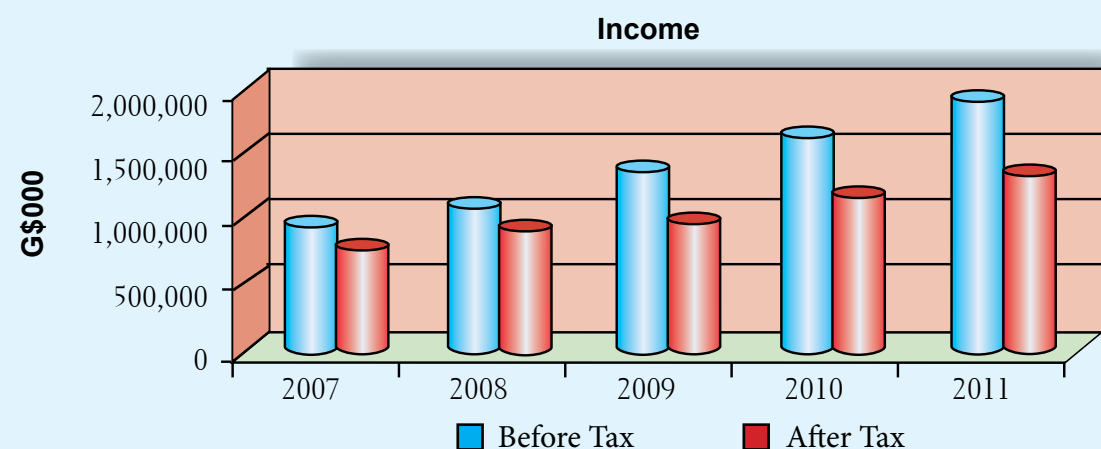
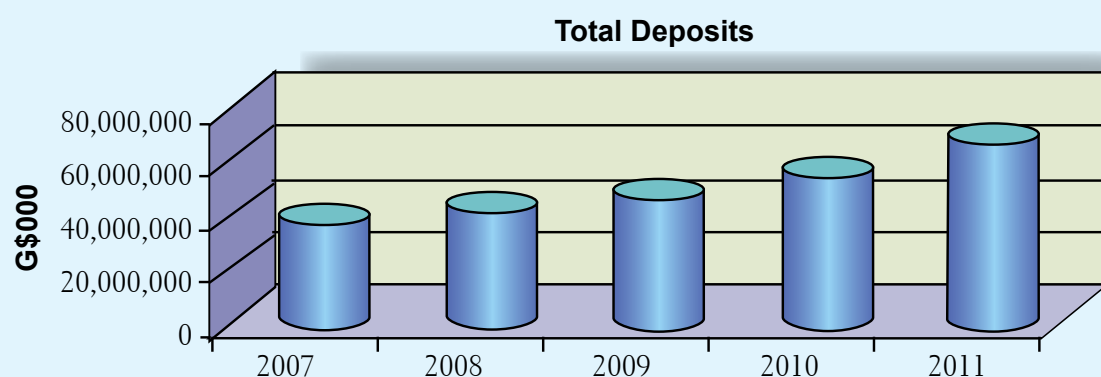
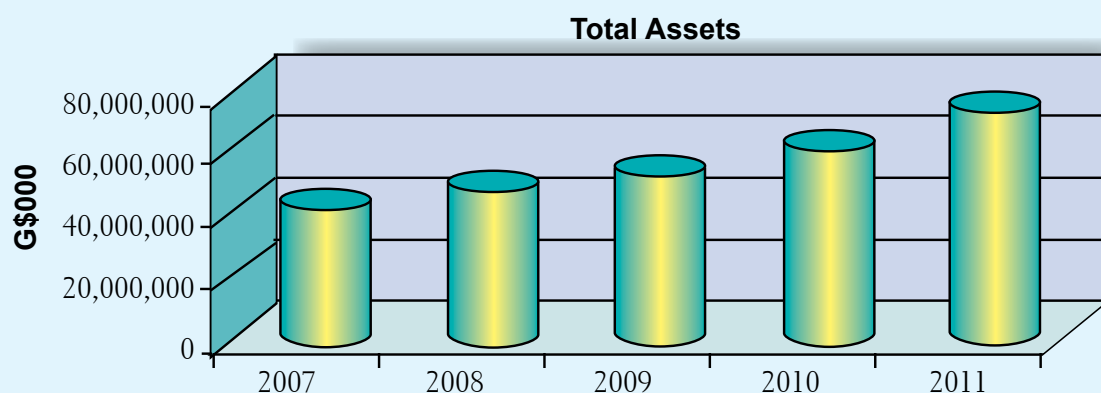


Financial Highlights

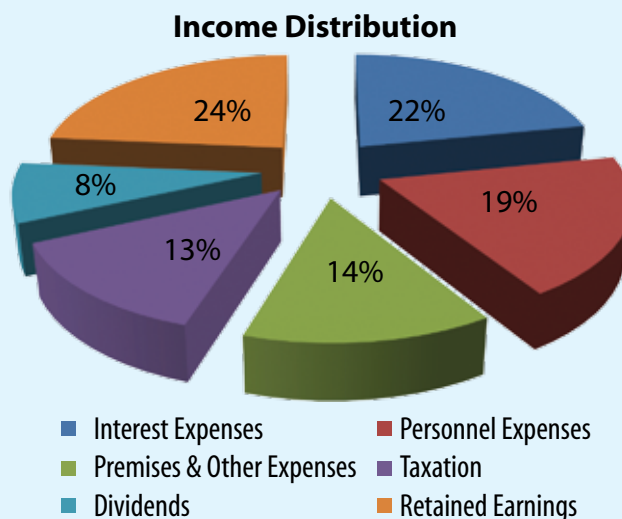
	2007 G\$000	2008 G\$000	2009 G\$000	2010 G\$000	2011 G\$000
Total Assets	42,944,115	49,311,947	53,895,580	62,656,888	75,058,663
Shareholders' Equity	4,303,774	4,650,434	5,651,994	6,501,521	7,472,712
Reserves and Retained Earnings	3,503,774	3,850,434	4,851,994	5,801,521	6,672,712
Total Deposits	37,408,075	40,987,032	45,816,954	53,741,913	66,566,657
Loans and Advances	9,744,919	12,883,479	13,079,611	19,363,205	24,051,231
Investments	3,430,404	5,902,651	4,267,481	5,297,002	8,694,558
Gross Income	3,198,152	3,605,156	3,838,013	4,378,995	4,548,201
Profit before Taxation	976,170	1,119,786	1,409,206	1,659,779	1,964,794
Profit after Taxation	795,739	940,696	991,415	1,204,584	1,382,828
Return on Average Assets (%)	2.02	2.04	1.92	2.06	2.07
Return on Average Equity (%)	20.01	21.01	19.24	18.10	18.40
Earnings per Share (\$)	19.89	23.52	24.79	30.11	34.57



Income Distribution

Amount in millions of Guyana Dollars

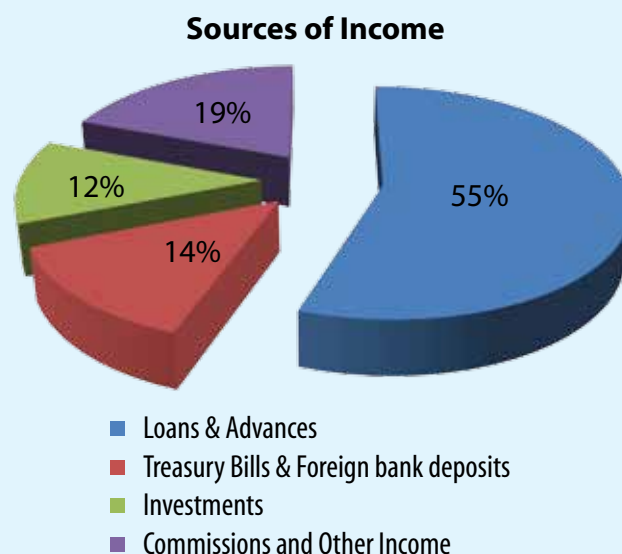
	Amount	%
Interest Expenses	947.2	21.78
Personnel Expenses	840.9	19.33
Premises & Other Expenses	596.9	13.71
Taxation	581.9	13.38
Dividends	360.0	8.28
Retained Earnings	1,023.0	23.52
	4,349.9	100.00



Sources of Income

Amount in millions of Guyana Dollars

	Amount	%
Loans & Advances	2,521.0	55.42
Treasury Bills & Foreign bank deposits	617.0	13.56
Investments	536.0	11.78
Commissions and Other Income	875.0	19.24
	4,549.0	100.00



Distribution of Assets & Liabilities

Amount in millions of Guyana Dollars

ASSETS	Amount	%
Cash Resources	34,220.0	45.59
Investments	8,695.0	11.58
Loans & Advances	24,051.0	32.05
Other Assets	8,093.0	10.78
	75,059.0	100.00
LIABILITIES	Amount	%
Deposits	66,567.0	83.12
Other Liabilities	1,019.0	7.45
Shareholders Equity	7,473.0	9.43
	75,059.0	100.00

