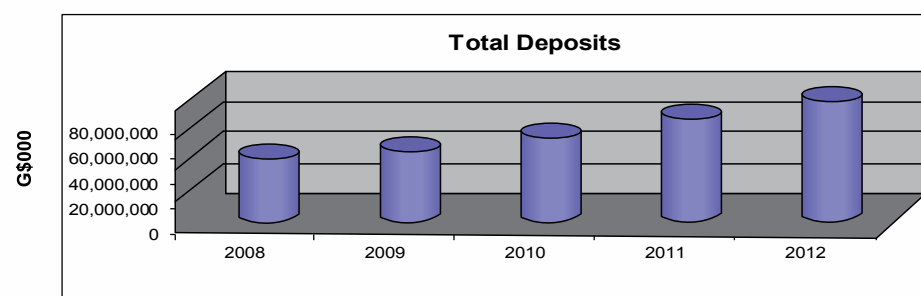
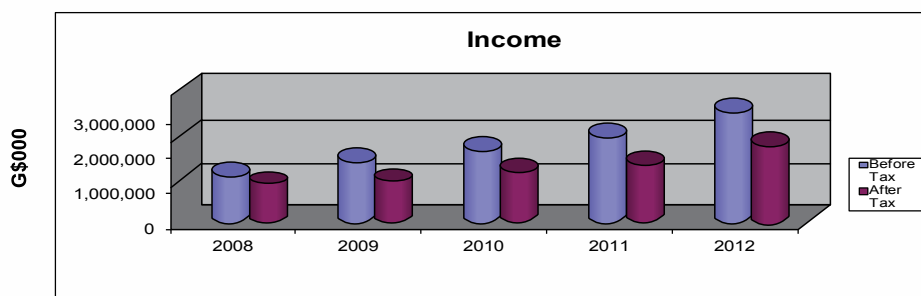
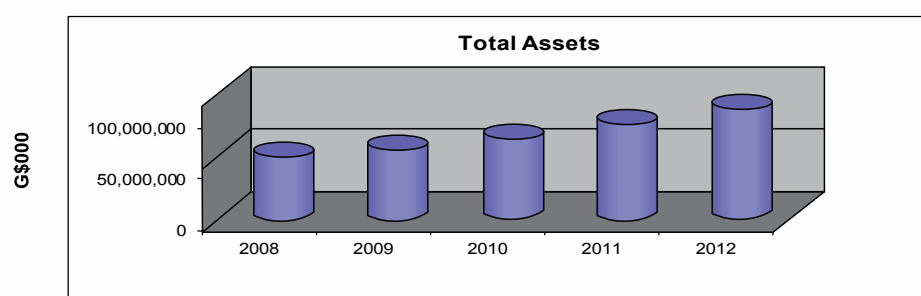


# FINANCIAL HIGHLIGHTS

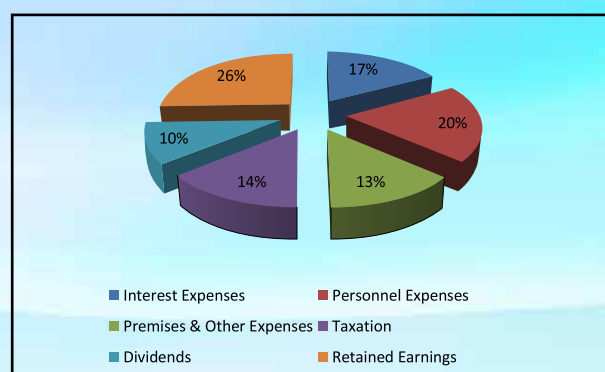
	2008 G\$000	2009 G\$000	2010 G\$000	2011 G\$000	2012 G\$000
Total Assets	49,311,947	53,895,580	62,656,888	75,058,663	87,573,786
Shareholders' Equity	4,650,434	5,651,994	6,501,521	7,472,712	8,996,170
Reserves and Retained Earnings	3,850,434	4,851,994	5,801,521	6,672,712	8,196,170
Total Deposits	40,987,032	45,816,954	53,741,913	66,566,657	77,274,283
Loans and Advances	12,883,479	13,079,611	19,363,205	24,051,231	35,307,632
Profit before Taxation	1,119,786	1,409,206	1,659,779	1,909,767	2,543,677
Profit after Taxation	940,696	991,415	1,204,584	1,382,828	1,814,136
Return on Average Assets (%)	2.04	1.92	2.06	2.01	2.23
Return on Average Equity (%)	21.01	19.24	18.10	19.79	22.03
Earnings per Share (G\$)	23.52	24.79	30.11	34.57	45.35



### Income Distribution

Amount in millions of Guyana Dollars

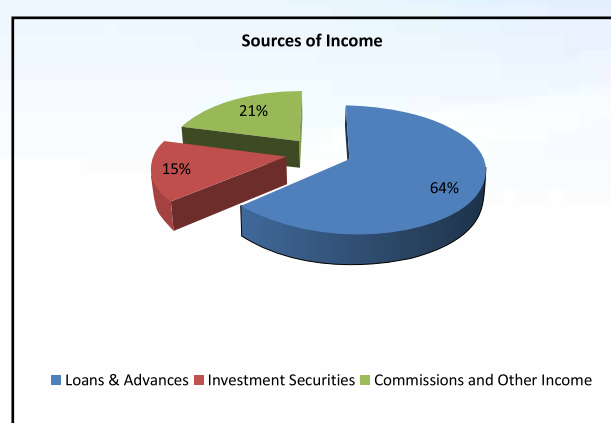
	Amount	%
Interest Expenses	856.5	17.00
Personnel Expenses	991.3	20.00
Premises & Other Expenses	682.8	13.00
Taxation	729.5	14.00
Dividends	520.0	10.00
Retained Earnings	1,294.0	26.00
	<b>5,074.1</b>	<b>100.00</b>



### Sources of Income

Amount in millions of Guyana Dollars

	Amount	%
Loans & Advances	3,515.3	63.64
Investment Securities	861.9	15.60
Commissions and Other	1,146.9	20.76
	<b>5,524.1</b>	<b>100.00</b>



### Distribution of Assets & Liabilities

Amount in millions of Guyana Dollars

ASSETS	Amount	%
Cash Resources	23,070.3	26.34
Investments	20,568.1	23.49
Loans & Advances	35,308.0	40.32
Other Assets	8,627.3	9.85
	<b>87,573.7</b>	<b>100.00</b>

LIABILITIES	Amount	%
Deposits	77,274.3	88.20
Other Liabilities	1,303.2	1.50
Shareholders Equity	8,996.2	10.30
	<b>87,573.7</b>	<b>100.00</b>

