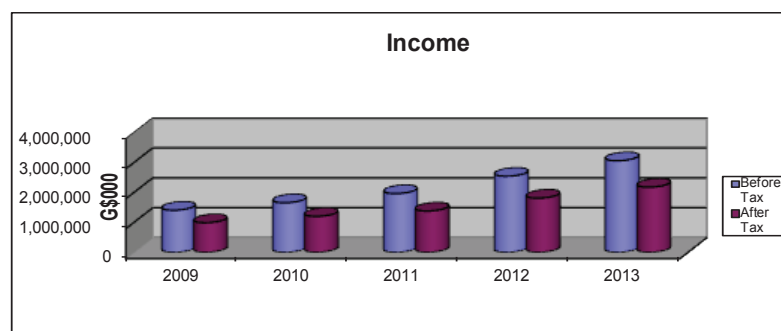
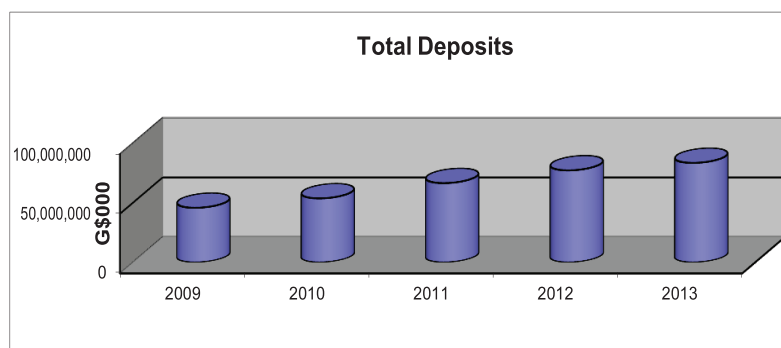
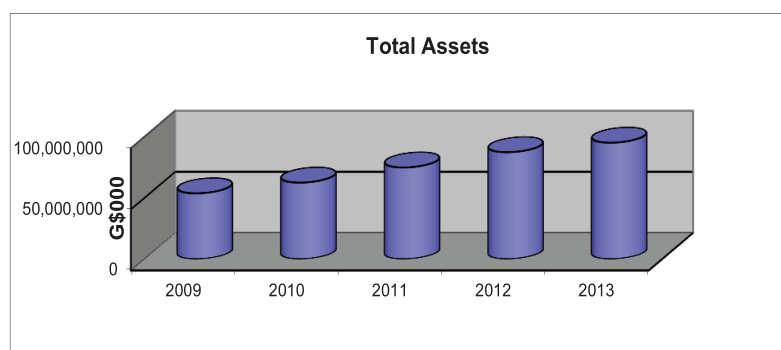


# FINANCIAL HIGHLIGHTS

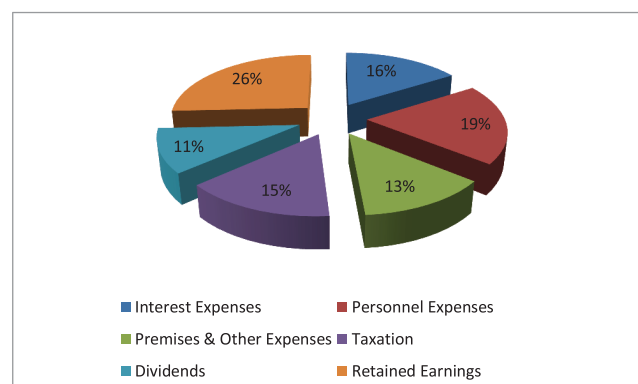
	2009	2010	2011	2012	2013
	G\$000	G\$000	G\$000	G\$000	G\$000
<i>Total Assets</i>	53,895,580	62,656,888	75,077,730	87,567,344	95,387,906
<i>Shareholders' Equity</i>	5,651,994	6,501,521	7,491,778	9,013,909	10,173,681
<i>Reserves and Retained Earnings</i>	4,851,994	5,801,521	6,691,778	8,213,909	9,373,681
<i>Total Deposits</i>	45,816,954	53,741,913	66,566,657	77,274,283	83,547,999
<i>Loans and Advances</i>	13,079,611	19,363,205	24,051,231	35,307,632	42,825,729
<i>Profit before Taxation</i>	1,409,206	1,659,779	1,964,794	2,543,677	3,061,466
<i>Profit after Taxation</i>	991,415	1,204,584	1,382,828	1,814,136	2,178,917
<i>Return on Average Assets (%)</i>	1.92	2.06	2.01	2.23	2.38
<i>Return on Average Equity (%)</i>	19.24	18.10	19.76	21.98	22.71
<i>Earnings per Share (\$)</i>	24.79	30.11	34.57	45.35	54.47



## Income Distribution

Amount in millions of Guyana Dollars

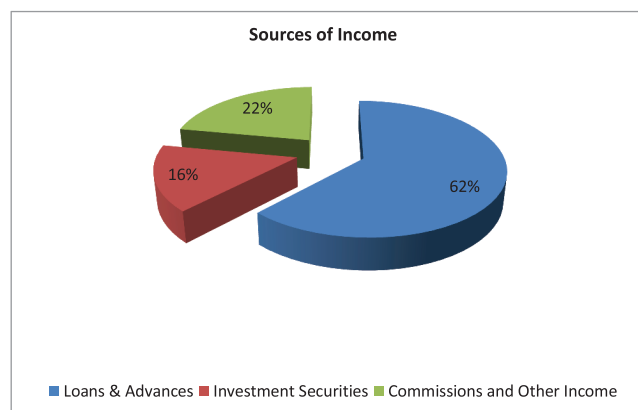
	Amount	%
Interest Expenses	960.0	16
Personnel Expenses	1,177.0	20
Premises & Other Expenses	775.0	13
Taxation	883.0	15
Dividends	640.0	11
Retained Earnings	1,539.0	26
	5,974.0	100.00



## Sources of Income

Amount in millions of Guyana Dollars

	Amount	%
Loans & Advances	4,021.0	62.16
Investment Securities	1,023.9	15.83
Commissions and Other Income	1,424.0	22.01
	6,468.9	100.00



## Distribution of Assets & Liabilities

Amount in millions of Guyana Dollars

ASSETS	Amount	%
Cash Resources	18,037.0	20.40
Investments	26,116.0	29.54
Loans & Advances	42,826.0	48.44
Other Assets	1,435.0	1.62
	88,414.0	100.00
LIABILITIES	Amount	%
Deposits	83,548.0	83.12
Other Liabilities	1,666.0	7.45
Shareholders Equity	10,174.0	9.43
	95,388.0	100.00

