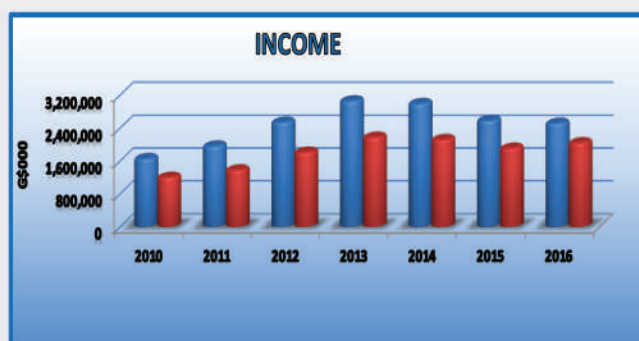
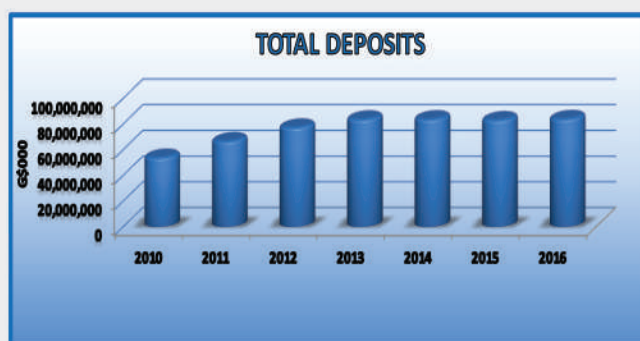
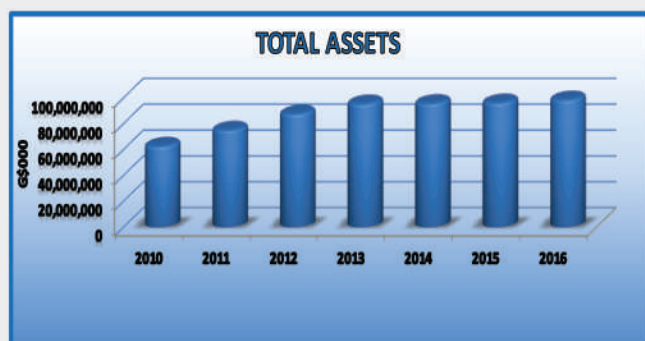


FINANCIAL HIGHLIGHTS

	2012	2013	2014	2015	2016
	G\$000	G\$000	G\$000	G\$000	G\$000
Total Assets	87,573,786	95,387,906	95,651,288	96,156,210	98,434,396
Shareholders' Equity	8,996,170	10,173,681	11,966,790	13,160,390	14,531,300
Reserves and Retained Earnings	8,196,170	9,373,681	11,166,790	12,360,390	13,731,300
Total Deposits	77,274,283	83,547,999	83,684,498	82,995,820	83,903,096
Loans and Advances	35,307,632	42,825,729	44,676,409	48,022,063	45,525,688
Profit before Taxation	2,543,677	3,061,466	2,996,447	2,586,239	2,518,872
Profit after Taxation	1,814,136	2,178,917	2,121,133	1,912,600	2,043,459
Return on Average Assets (%)	2.23%	2.38%	2.22%	1.99%	2.80%
Return on Average Equity (%)	22.03%	22.71%	19.16%	15.22%	14.28%
Earnings per Share (\$)	45.35	54.47	53.03	47.82	51.09

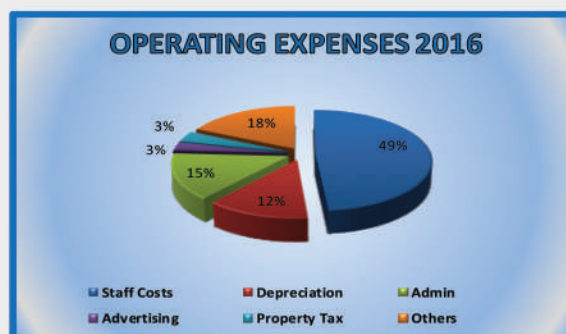


FINANCIAL HIGHLIGHTS

Income Distribution

Amount in millions of Guyana Dollars

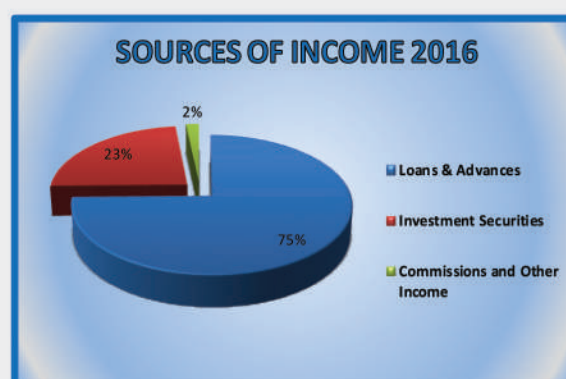
	Amount	%
Staff Costs	1,361	48.65
Depreciation	351	12.54
Admin	411	14.69
Advertising	74	2.64
Property Tax	100	3.57
Others	501	17.91
	<u>2,798</u>	<u>100.00</u>



Sources of Income

Amount in millions of Guyana Dollars

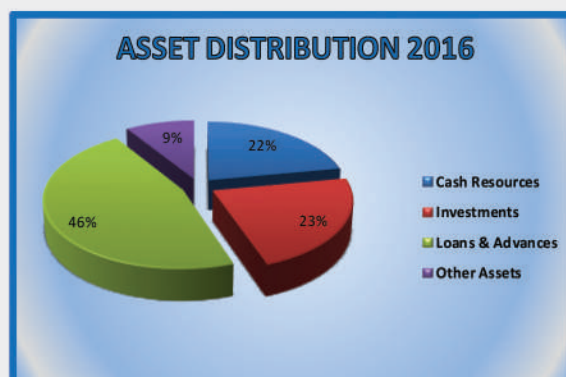
	Amount	%
Loans & Advances	4,480	74.73
Investment Securities	1,411	23.54
Commissions and Other Income	104	1.73
	<u>5,995</u>	<u>100.00</u>



Distribution of Assets & Liabilities

Amount in millions of Guyana Dollars

ASSETS	Amount	%
Cash Resources	21,743	22.09
Investments	22,175	22.53
Loans & Advances	45,526	46.25
Other Assets	8,990	9.13
	<u>98,434</u>	<u>100.00</u>



LIABILITIES	Amount	%
Deposits	82,894	84.21
Other Liabilities	1,009	1.03
Shareholders Equity	14,531	14.76
	<u>98,434</u>	<u>100.00</u>