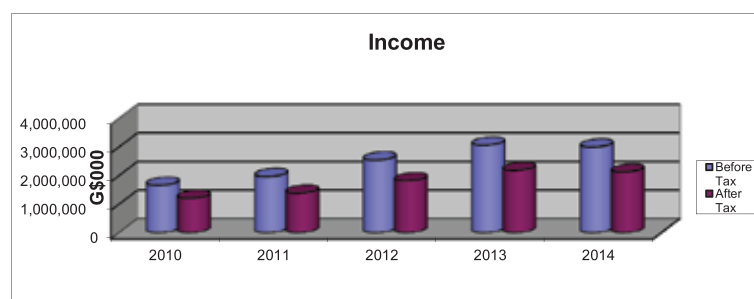
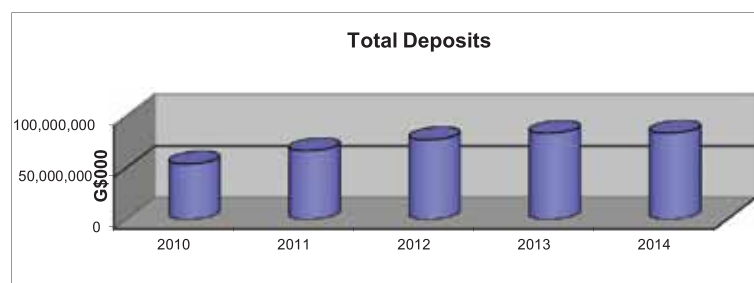
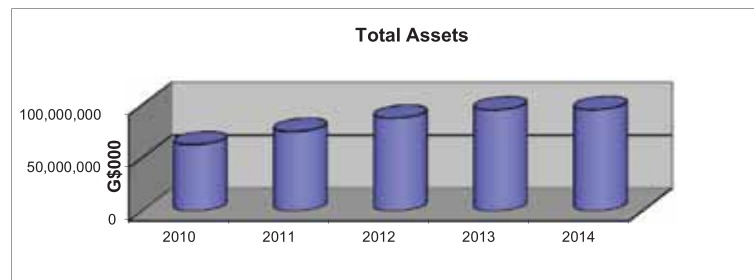


FINANCIAL HIGHLIGHTS

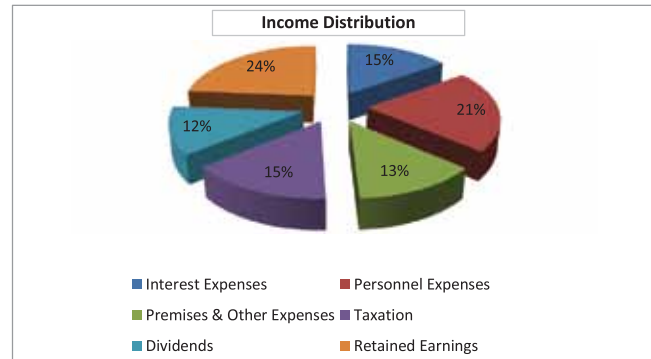
	2010	2011	2012	2013	2014
	G\$000	G\$000	G\$000	G\$000	G\$000
Total Assets	62,656,888	75,058,663	87,573,786	95,387,906	95,651,288
Shareholders' Equity	6,501,521	7,472,712	8,996,170	10,173,681	11,966,790
Reserves and Retained Earnings	5,801,521	6,672,712	8,196,170	9,373,681	11,166,790
Total Deposits	53,741,913	66,566,657	77,274,283	83,547,999	83,684,498
Loans and Advances	19,363,205	24,051,231	35,307,632	42,825,729	44,676,409
Profit before Taxation	1,659,779	1,964,794	2,543,677	3,061,466	2,996,447
Profit after Taxation	1,204,584	1,382,828	1,814,136	2,178,917	2,121,133
Return on Average Assets (%)	2.06%	2.01%	2.23%	2.38%	2.22%
Return on Average Equity (%)	18.10%	19.79%	22.03%	22.71%	19.16%
Earnings per Share (\$)	30.11	34.57	45.35	54.47	53.03



Income Distribution

Amount in millions of Guyana Dollars

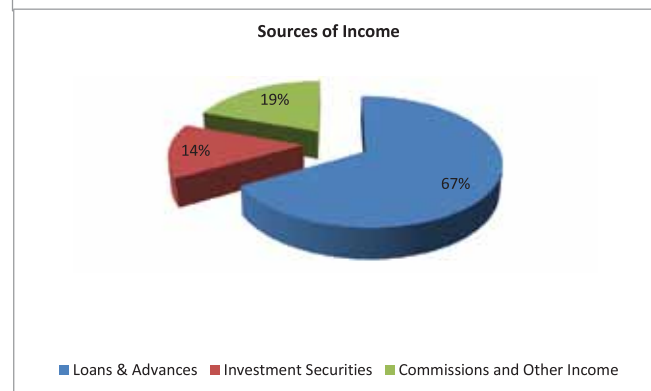
	Amount	%
Interest Expenses	895.0	15.00
Personnel Expenses	1,248.0	21.00
Premises & Other Expenses	766.0	13.00
Taxation	875.0	15.00
Dividends	720.0	12.00
Retained Earnings	1,401.0	24.00
	5,905.0	100.00



Sources of Income

Amount in millions of Guyana Dollars

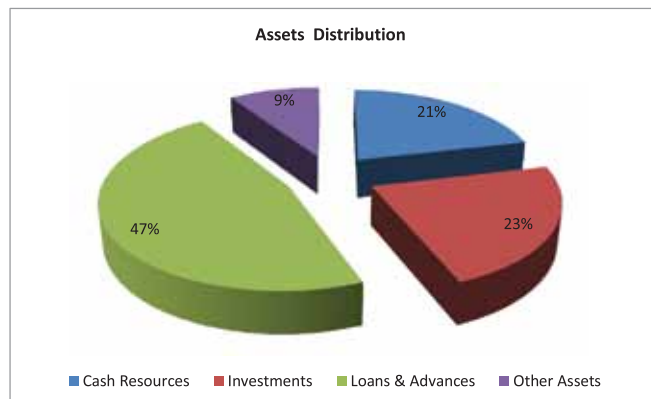
	Amount	%
Loans & Advances	4,475.0	66.79
Investment Securities	914.0	13.64
Commissions and Other Income	1,311.0	19.57
	6,700.0	100.00



Distribution of Assets & Liabilities

Amount in millions of Guyana Dollars

ASSETS	Amount	%
Cash Resources	20,408.0	21.34
Investments	21,620.0	22.60
Loans & Advances	44,676.0	46.71
Other Assets	8,947.0	9.35
	95,651.0	100.00



LIABILITIES	Amount	%
Deposits	80,525.0	83.12
Other Liabilities	3,159.0	7.45
Shareholders Equity	11,967.0	9.43
	95,651.0	100.00