



QUARTERLY FINANCIAL INDICATORS
BANK OF BARODA(GUYANA)INC.
 December 31, 2011

	BOB (4th Qrt)	BOB (3rd Qrt)
1 Capital Adequacy:		
1.1 Capital / Risk-weighted Assets	45.38	54.59
1.2 Tier I Capital / Risk-weighted Assets	45.38	54.59
1.3 Tier II Capital / Risk-weighted Assets	0.00	0.00
1.4 Capital and reserves / Total Assets	14.28	13.83
2 Lending / connected parties:		
2.1 Related party loans / gross loans	1.62	1.76
2.2 Related party loans / Capital base	2.71	2.89
2.3 Director exposure / related party loans	40.99	42.28
3. Asset Composition		
3.1 Business enterprise loans / gross loans	96.59	97.50
3.2 Agriculture loans / gross loans	10.51	10.50
3.3 Mining and quarry loans / gross loans	0.78	1.02
3.4 Manufacturing loans / gross loans	20.50	21.75
3.5 Services loans / gross loans	64.80	64.23
3.6 Households loans / gross loans	3.41	2.50
3.7 Top 20 borrowers exposure / total exposure	74.53	20.80
3.8 Top 20 borrowers exposure / capital base	134.48	114.81
4 Asset Quality		
4.1 Non-performing loans / gross loans	1.82	2.39
4.2 Non-performing loans / gross assets	0.43	0.54
4.3 Non-performing loans net of reserve for loan losses / capital and reserves	2.10	2.95
4.4 Non-performing loans / capital and reserves	3.05	3.93
4.5 Reserve for loan losses / non-performing loans	31.20	25.07
4.6 Total on balance sheet assets / capital and reserves	800.44	724.32
4.7 Gross loans / deposits	28.75	27.01
4.8 Gross loans / gross assets	23.84	22.72
4.9 Risk-weighted assets / (on plus off balance sheet assets)	27.53	98.36
4.1 Contingent liabilities / gross assets	14.27	0.58
4.11 Large exposure / capital base	51.17	47.59
4.12 Reserve for loan losses / gross loans	0.57	0.60
5 Earnings and Profitability		
5.1 Return on assets	0.51	0.34
5.2 Return on equity	3.54	2.48
5.3 Net interest income / operating income	48.76	46.10
5.4 Non-interest income / operating income	22.78	20.60
5.5 Operating expenses / operating income	41.40	42.43
5.6 Foreign exchange gains / operating income	14.75	13.34
5.7 Interest expense / interest income	36.86	41.95
5.8 Non-interest income / operating expenses	55.02	48.54
5.9 Personnel expenses / operating expenses	15.72	13.73
5.1 Earning assets / average total assets	78.67	87.72
5.11 Non-interest expenses / operating income	12.94	91.26
5.12 Personnel expenses / non-interest expenses	50.31	63.85
5.13 Net operating income / average total assets	0.90	0.77
5.14 Operating expenses / average total assets	0.63	0.12
5.15 Interest rate spread	10.10	10.10
6 Liquidity:		
6.1 Interest expense / average earning assets	0.44	0.44
6.2 Net interest income / average earning assets	0.95	0.61
6.3 Liquid assets / gross assets	37.29	43.55
6.4 Liquid assets / total demand and time liabilities	44.62	51.45
6.5 Deposit / Loans	347.82	370.18
6.6 Deposits / Loans and investments	106.61	111.19

6.7 Deposits / gross assets

82.93

84.10