

Scotiabank Guyana Inc.
Selected Financial Indicators

		December-25
1	Capital Adequacy	
1.1	Capital / risk-adjusted assets	11.191%
1.2	Tier I capital / risk-weighted assets	11.928%
1.3	Tier II capital / risk-weighted assets	0.046%
1.4	Capital / Total assets	7.188%
2	Lending to connected parties	
2.1	Related Party loans / total loans	0.322%
2.2	Related party loans / capital base	1.950%
2.3	Director exposure related party exposure	0.000%
3	Assets composition	
3.1	Business enterprise / total loans	36.117%
3.2	Agriculture / total loans	1.490%
3.3	Mining and quarry / total loans	2.260%
3.4	Manufacturing / total loans	11.024%
3.5	Services / total loans	21.344%
3.6	Households / total loans	6.083%
3.7	Top 20 borrowers / total loans	19.467%
3.8	Top 20 borrowers / capital base	226.008%
4	Asset quality	
4.1	Non performing loans / total loans	1.024%
4.2	Non performing loans / total assets	0.359%
4.3	Non performing net of provisions / capital and reserves	-0.980%
4.4	Non performing loans / capital reserves	5.017%
4.5	Provision for loan losses / non performing loans	119.541%
4.6	Total on balance sheet assets / capital and reserves	1397.213%
4.7	Gross loans / deposits	42.044%
4.8	Gross loans / total assets	35.058%
4.9	Risk-weighted assets / total assets	50.471%
4.10	Contingent liabilities / total assets	0.000%
4.11	Large exposures / capital base	159.279%
4.12	Reserve for loan losses/gross loans	1.224%
5	Earnings and profitability	
5.1	Return on assets	0.622%
5.2	Return on equity	7.114%
5.3	Net interest income / operating income	46.519%
5.4	Non interest income / operating income	49.144%
5.5	Operating expenses / operating income	42.161%
5.6	Foreign exchange gain / operating income	35.621%
5.7	Interest expense / interest income	8.528%
5.8	Non-interest income / operating expenses	116.563%
5.9	Personnel expense / operating expenses	24.445%
5.10	Earning assets / average total assets	70.034%
5.11	Non-interest expenses / gross income	37.824%
5.12	Personnel expenses / non-interest expenses	27.249%
5.13	Net operating income / average total assets	0.907%
5.14	Operating expenses / average total assets	0.661%
5.15	Operating expenses / total income	42.161%
5.16	Interest rate spread (Prime lending rate - Small savings rate)	7.500%
6	Liquidity	
6.1	Interest expense / average earning assets	0.113%
6.2	Net interest income / average earning assets	1.213%
6.3	Liquid assets / total assets	52.693%
6.4	Liquid assets / total demand and time liabilities	59.853%
6.5	Deposits / total loans	237.849%
6.6	Deposits / total loans & investment	128.962%
6.7	Deposits / total assets	83.386%

Notes:

Please read the following notes as part of your review of Scotiabank Guyana Incorporated Financial Indicators as they will aid the interpretation of Scotiabank's performance as compared to other commercial Banks operating in Guyana.

- * Scotiabank is one of North America's leading financial institutions and Canada's most international bank, operating in some 50 countries around the world.
- * The operations of Scotiabank in Guyana are considered a "subsidiary" of Scotiabank which is headquartered in Canada and which provides the Guyana operations with full financial and other related support.
- * Capital for the Guyana operation is established to satisfy local regulatory requirements and all ratios are computed on levels of Capital maintained only in Guyana.
- * Related Party ratios are only applicable in relation to senior officers of Scotiabank Guyana in view of the definition of Related Parties - Related Parties include directors, senior officers and shareholders with 20% or more shares who are accorded lending facilities as stipulated under Section 14 of the Financial Institution Act 1995.