

Scotiabank Guyana Inc.
Selected Financial Indicators

		June-26	March-26	Variance
1	Capital Adequacy			
1.1	Capital / risk-adjusted assets	17.920%	15.673%	2.247%
1.2	Tier I capital / risk-weighted assets	17.330%	14.968%	2.363%
1.3	Tier II capital / risk-weighted assets	0.079%	0.076%	0.003%
1.4	Capital / Total assets	8.428%	7.980%	0.448%
2	Lending to connected parties			
2.1	Related Party loans / total loans	0.432%	0.426%	0.007%
2.2	Related party loans / capital base	1.941%	2.120%	-0.180%
2.3	Director exposure related party exposure	0.000%	0.000%	0.000%
3	Assets composition			
3.1	Business enterprise / total loans	11.220%	9.975%	1.246%
3.2	Agriculture / total loans	0.076%	0.115%	-0.039%
3.3	Mining and quarry / total loans	0.630%	0.455%	0.175%
3.4	Manufacturing / total loans	2.585%	3.228%	-0.643%
3.5	Services / total loans	7.930%	6.177%	1.753%
3.6	Households / total loans	6.540%	6.474%	0.066%
3.7	Top 20 borrowers / total loans	20.604%	18.945%	1.660%
3.8	Top 20 borrowers / capital base	169.683%	180.192%	-10.509%
4	Asset quality			
4.1	Non performing loans / total loans	0.826%	0.917%	-0.091%
4.2	Non performing loans / total assets	0.312%	0.330%	-0.018%
4.3	Non performing net of provisions / capital and reserves	-1.039%	-1.507%	0.468%
4.4	Non performing loans / capital reserves	3.713%	4.155%	-0.442%
4.5	Provision for loan losses / non performing loans	127.995%	136.277%	-8.282%
4.6	Total on balance sheet assets / capital and reserves	1191.291%	1258.792%	-67.502%
4.7	Gross loans / deposits	44.092%	42.349%	1.743%
4.8	Gross loans / total assets	37.711%	35.974%	1.737%
4.9	Risk-weighted assets / total assets	45.780%	45.037%	0.743%
4.10	Contingent liabilities / total assets	0.000%	0.000%	0.000%
4.11	Large exposures / capital base	95.757%	97.497%	-1.739%
4.12	Reserve for loan losses/gross loans	1.058%	1.250%	-0.193%
5	Earnings and profitability			
5.1	Return on assets	0.465%	0.445%	0.020%
5.2	Return on equity	5.669%	5.878%	-0.208%
5.3	Net interest income / operating income	43.372%	47.559%	-4.187%
5.4	Non interest income / operating income	53.394%	49.028%	4.366%
5.5	Operating expenses / operating income	56.739%	54.229%	2.510%
5.6	Foreign exchange gain / operating income	38.944%	36.860%	2.084%
5.7	Interest expense / interest income	6.940%	6.696%	0.244%
5.8	Non-interest income / operating expenses	94.105%	90.410%	3.695%
5.9	Personnel expense / operating expenses	15.990%	18.711%	-2.721%
5.10	Earning assets / average total assets	67.122%	65.738%	1.383%
5.11	Non-interest expenses / gross income	53.505%	50.816%	2.689%
5.12	Personnel expenses / non-interest expenses	16.957%	19.967%	-3.011%
5.13	Net operating income / average total assets	0.781%	0.740%	0.041%
5.14	Operating expenses / average total assets	1.025%	0.877%	0.148%
5.15	Operating expenses / total income	56.739%	54.229%	2.510%
5.16	Interest rate spread (Prime lending rate - Small savings rate)	7.500%	7.500%	0.000%
6	Liquidity			
6.1	Interest expense / average earning assets	0.087%	0.098%	-0.010%
6.2	Net interest income / average earning assets	1.172%	1.362%	-0.191%
6.3	Liquid assets / total assets	50.665%	41.511%	9.154%
6.4	Liquid assets / total demand and time liabilities	56.097%	45.585%	10.512%
6.5	Deposits / total loans	226.799%	236.135%	-9.336%
6.6	Deposits / total loans & investment	128.083%	127.996%	0.088%
6.7	Deposits / total assets	85.528%	84.947%	0.582%

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.