

Scotiabank Guyana Inc.
Selected Financial Indicators

		September-26	June-26	Variance
1	Capital Adequacy			
1.1	Capital / risk-adjusted assets	13.973%	17.920%	-3.947%
1.2	Tier I capital / risk-weighted assets	13.494%	17.330%	-3.836%
1.3	Tier II capital / risk-weighted assets	0.075%	0.079%	-0.004%
1.4	Capital / Total assets	8.093%	8.428%	-0.335%
2	Lending to connected parties			
2.1	Related Party loans / total loans	0.435%	0.432%	0.002%
2.2	Related party loans / capital base	2.232%	1.941%	0.291%
2.3	Director exposure related party exposure	0.000%	0.000%	0.000%
3	Assets composition			
3.1	Business enterprise / total loans	12.009%	11.220%	0.789%
3.2	Agriculture / total loans	0.135%	0.076%	0.059%
3.3	Mining and quarry / total loans	0.584%	0.630%	-0.046%
3.4	Manufacturing / total loans	1.706%	2.585%	-0.879%
3.5	Services / total loans	9.585%	7.930%	1.655%
3.6	Households / total loans	7.429%	6.540%	0.889%
3.7	Top 20 borrowers / total loans	19.875%	20.604%	-0.729%
3.8	Top 20 borrowers / capital base	190.637%	169.683%	20.954%
4	Asset quality			
4.1	Non performing loans / total loans	0.786%	0.826%	-0.041%
4.2	Non performing loans / total assets	0.274%	0.312%	-0.038%
4.3	Non performing net of provisions / capital and reserves	-0.763%	-1.039%	0.276%
4.4	Non performing loans / capital reserves	3.398%	3.713%	-0.315%
4.5	Provision for loan losses / non performing loans	122.455%	127.995%	-5.540%
4.6	Total on balance sheet assets / capital and reserves	1239.869%	1191.291%	48.578%
4.7	Gross loans / deposits	43.072%	44.092%	-1.020%
4.8	Gross loans / total assets	34.878%	37.711%	-2.833%
4.9	Risk-weighted assets / total assets	47.477%	45.780%	1.697%
4.10	Contingent liabilities / total assets	0.000%	0.000%	0.000%
4.11	Large exposures / capital base	117.127%	95.757%	21.370%
4.12	Reserve for loan losses/gross loans	0.962%	1.058%	-0.096%
5	Earnings and profitability			
5.1	Return on assets	0.460%	0.465%	-0.005%
5.2	Return on equity	5.730%	5.669%	0.060%
5.3	Net interest income / operating income	46.256%	43.372%	2.884%
5.4	Non interest income / operating income	50.105%	53.394%	-3.289%
5.5	Operating expenses / operating income	53.166%	56.739%	-3.573%
5.6	Foreign exchange gain / operating income	36.963%	38.944%	-1.981%
5.7	Interest expense / interest income	7.295%	6.940%	0.355%
5.8	Non-interest income / operating expenses	94.242%	94.105%	0.137%
5.9	Personnel expense / operating expenses	18.105%	15.990%	2.115%
5.10	Earning assets / average total assets	65.733%	67.122%	-1.389%
5.11	Non-interest expenses / gross income	49.526%	53.505%	-3.978%
5.12	Personnel expenses / non-interest expenses	19.436%	16.957%	2.479%
5.13	Net operating income / average total assets	0.761%	0.781%	-0.020%
5.14	Operating expenses / average total assets	0.864%	1.025%	-0.161%
5.15	Operating expenses / total income	53.166%	56.739%	-3.573%
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	0.091%	0.087%	0.004%
6.2	Net interest income / average earning assets	1.158%	1.172%	-0.014%
6.3	Liquid assets / total assets	48.446%	50.665%	-2.219%
6.4	Liquid assets / total demand and time liabilities	52.830%	56.097%	-3.267%
6.5	Deposits / total loans	232.172%	226.799%	5.373%
6.6	Deposits / total loans & investment	129.027%	128.083%	0.944%
6.7	Deposits / total assets	80.977%	85.528%	-4.551%

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.