

Press Release

FOR IMMEDIATE RELEASE

April 30, 2025 - Guyana Bank for Trade and Industry Limited today has reported financial results for the first quarter of 2025.

CHAIRMAN'S COMMENTARY

“ GBTI delivered a solid first quarter, underscored by strong profitability, disciplined growth, and robust capital levels. We delivered a 25.2% year-over-year increase in Profit After Tax (PAT) and a 27.2% rise in Earnings Per Share (EPS), reflecting the strength of our business model and the successful execution of our long-term strategy.

Our Return on Capital Employed (ROCE) stood at 14.6%, underlining our focus on efficient capital deployment and sustainable returns. Strong client engagement continued to be a growth driver, with total deposits increasing to \$235 billion a 32% rise compared to the prior year. This performance speaks to the trust placed in GBTI by our clients and the attractiveness of our product offerings and relationship-driven approach.

Looking ahead, we are excited about the opportunities before us. We remain committed to driving consistent, profitable growth, further strengthening our digital and client capabilities, and upholding the financial discipline that has long defined GBTI. I look forward to working closely with our teams and partners to build a more agile, innovative GBTI positioned to lead in the evolving financial landscape.

– Mr. Robin Stoby, S.C. Chairman ”

PAT	EPS	CAR	ROCE
\$1.2 billion	\$29.03	20.0%	14.6%

KEY FINANCIAL INFORMATION

(dollars in thousands, except per share amounts and unless otherwise noted)

	1Q25	1Q24
Selected income statement data:		
Total Other income	930	706
Net interest income	2,271	2,164
Net Interest and Other Income	3,201	2,870
Provisioning net of recoveries	331	(179)
Profit after Taxation	1,152	920
Earnings Per Share	\$29.03	\$22.82
Selected metrics:		
Financial ratios:		
Post-tax margin	33.8%	30.2%
ROA	1.7%	1.7%
ROCE	14.6%	15.2%
Capital ratios:		
Capital Adequacy Ratio	20.0%	16.6%
Common Equity Tier 1 ratio	17.2%	16.5%

HIGHLIGHTS

Results

- Total **revenue** of \$3.4 billion, increased 12%
- **EPS** of \$29.03, increased 27%

Profitability

- **Post-tax margin** of 33.8%
- **ROCE** of 14.6%
- **Profit after Tax** of \$1.2 billion, increased 25.2% year-over-year

Balance sheet

- Deposits of \$235 billion, increased 32% year-over-year
- **Capital Adequacy Ratio** of 20.0%, increased 3.4% year-over-year

This summary is based on unaudited financials. Full Q1 2025 financial statements are available on our website.

