

Press Release

FOR IMMEDIATE RELEASE

July 25, 2025 – Guyana Bank for Trade and Industry Limited today has reported financial results for the second quarter of 2025.

CHAIRMAN’S COMMENTARY

“ Guyana Bank for Trade and Industry Limited (GBTI) delivered a robust performance in the first half of 2025, with Profit After Tax rising 24% year-on-year to G\$2.23 billion, compared to G\$1.80 billion in the same period of 2024. Total assets also increased significantly, growing by 41% to G\$294 billion. This strong performance was underpinned by the strategic expansion of the Bank’s loan and investment portfolios, enhanced operational efficiencies, and favorable market conditions. Reflecting confidence in its performance and future outlook, the Board of Directors has declared an interim dividend of G\$16.00 per share, reinforcing GBTI’s commitment to delivering long-term value to shareholders.

Despite ongoing global economic headwinds, GBTI remains well-positioned within Guyana’s rapidly growing economy. The Bank continues to align its strategy with national development priorities, with a focus on customer-centric innovation, digital transformation, and sustainable growth. As a systemically important financial institution, GBTI remains committed to promoting financial inclusion and responsible banking practices, while maintaining strong capital and liquidity positions to support Guyana’s socio-economic progress.

– Mr. Suresh E. Beharry Chairman ”

NET PAT

\$2.2 billion

EPS

\$55.47

CAR

19.1%

ROCE

13.8%

KEY FINANCIAL INFORMATION

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

	2Q25	2Q24
Selected income statement data:		
Net interest income	4,591	4,256
Total Other income	1,938	1,479
Net Interest and Other Income	6,529	5,735
Profit after Taxation	2,232	1,799
Earnings Per Share	\$55.47	\$44.77

Selected metrics:

Financial ratios:	2Q25	2Q24
ROA	1.5%	1.7%
ROCE	13.8%	14.6%

Capital ratios:

Capital Adequacy Ratio	19.1%	15.6%
Common Equity Tier 1 ratio	16.4%	15.5%

HIGHLIGHTS

Results

- Total **revenue** of \$6.9 billion, increased 14%
- **EPS** of \$55.47, increased 24%

Profitability

- **Post-tax margin** of 32.2%
- **ROCE** of 13.8%
- **Profit after Tax** of \$2.2 billion, increased 24% year-over-year

Balance sheet

- **Deposits** of \$252 billion, increased 43% year-over-year
- **Capital Adequacy Ratio** of 19.1%, an absolute increase of 3.5%

