GBTI

We see Guyana through your eyes

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES

(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INC)

FINANCIAL STATEMENTS FOR PERIOD ENDED 30 SEPTEMBER 2025

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

FINANCIAL STATEMENT

(Statutory Information published in accordance with the provisions of the Securities Industry Act 1998)

UNAUDITED STATEMENT OF INCOME
(All Amounts stated in thousands of Guyana Dollars)

	COMPANY			GROUP		
	Unaudited Nine Mths Ended 30-Sep-2025	Unaudited Nine Mths Ended 30-Sep-2024	Audited Year Ended 31-Dec-2024	Unaudited Nine Mths Ended 30-Sep-2025	Unaudited Nine Mths Ended 30-Sep-2024	Audited Year Ended 31-Dec-2024
Interest Income	7,522,602	7,139,460	9,555,654	7,649,687	7,290,275	9,714,568
Interest Expense	(671,221)	(569,873)	(765,599)	(671,221)	(569,873)	(765,599)
Net Interest Income	6,851,381	6,569,587	8,790,055	6,978,466	6,720,402	8,948,969
Other Income	2,996,279	2,364,884	3,587,179	2,985,788	2,367,220	3,620,304
Net Interest and Other Income	9,847,660	8,934,471	12,377,234	9,964,254	9,087,622	12,569,273
Operating Expenses	(4,934,991)	(4,248,002)	(5,804,727)	(4,982,082)	(4,273,449)	(5,843,630)
Loan Provisioning net of Recoveries	131,135	(490,503)	(605,585)	131,135	(490,503)	(605,585)
Associate Company: Share of Profit/ (Loss)	(9,120)	8,120	17,828	(9,120)	8,120	17,828
Profit before Taxation	5,034,684	4,204,086	5,984,750	5,104,187	4,331,790	6,137,886
Taxation	(1,732,040)	(1,329,359)	(1,966,745)	(1,762,778)	(1,343,410)	(2,008,376)
Net Profit After Tax	**3,302,644**	**2,874,727**	**4,018,005**	**3,341,409**	**2,988,380**	**4,129,510**
Attributable to: Equity holders of the parent	3,302,644	2,874,727	4,018,005	3,315,233	2,953,252	4,096,428
Non Controlling Interest	-	-	-	26,176	35,128	33,082
Earnings Per Share	82.57	71.87	100.45	82.88	73.83	102.41

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
(All Amounts stated in thousands of Guyana Dollars)

	COMPANY			GROUP		
	Unaudited Nine Mths Ended 30-Sep-2025	Unaudited Nine Mths Ended 30-Sep-2024	Audited Year Ended 31-Dec-2024	Unaudited Nine Mths Ended 30-Sep-2025	Unaudited Nine Mths Ended 30-Sep-2024	Audited Year Ended 31-Dec-2024
Profit for the Year	**3,302,644**	**2,874,727**	**4,018,005**	**3,341,409**	**2,988,380**	**4,129,510**
Other Comprehensive Income						
Items that will not be re-classified subsequently to profit and loss statement						
Remeasurement of defined benefit asset (net of deferred tax)	-	-	(7,284)	-	-	(7,284)
Gains on property revaluation (net of deferred tax)	93,412	5,813,720	4,022,090	93,412	5,813,720	4,022,090
	93,412	5,813,720	4,014,806	93,412	5,813,720	4,014,806
Items that will not be re-classified subsequently to profit and loss statement						
Share of Comprehensive Income/ (loss) of Associate	574	(5,558)	(8,172)	574	(5,558)	(8,172)
	574	(5,558)	(8,172)	574	(5,558)	(8,172)
Other Comprehensive Income Net of Tax	**93,986**	**5,808,162**	**4,006,634**	**93,986**	**5,808,162**	**4,006,634**
Total Comprehensive Income for the Year	**3,396,630**	**8,682,889**	**8,024,639**	**3,435,395**	**8,796,542**	**8,136,144**
Attributable to:						
Equity holders of the parent	3,396,630	8,682,889	8,024,639	3,402,219	8,761,414	8,103,062
Non Controlling Interest	-	-	-	26,176	35,128	33,082

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

STATEMENT OF CHANGES IN EQUITY
(All Amounts stated in thousands of Guyana Dollars)

COMPANY

	Share Capital	Retained Earnings	Other Reserve	Statutory Reserve	Revaluation Reserve	General Banking Risk Reserve	Total
Unaudited Nine Months ended 30 September 2025							
Balance at 1 January 2025	800,000	23,833,469	64,255	800,000	4,041,053	108,000	29,646,777
Dividends	-	(1,120,000)	-	-	-	-	(1,120,000)
Total Comprehensive Income for the Year	-	3,302,644	574	-	93,412	-	3,396,630
Transfer to/ (from) Reserve	-	-	-	-	-	-	-
Balance at 30 September 2025	**800,000**	**26,016,113**	**64,829**	**800,000**	**4,134,465**	**108,000**	**31,923,407**
Unaudited Nine Months ended 30 September 2024							
Balance at 1 January 2024	**800,000**	**20,875,464**	**79,711**	**800,000**	**18,963**	**108,000**	**22,682,138**
Dividends	-	(820,000)	-	-	-	-	(820,000)
Total Comprehensive Income for the Year	-	2,874,727	(5,558)	-	5,813,720	-	8,682,889
Transfer to/ (from) Reserve	-	-	-	-	-	-	-
Balance at 30 September 2024	**800,000**	**22,930,191**	**74,153**	**800,000**	**5,832,683**	**108,000**	**30,545,027**
Audited Year Ended 31 December 2024							
Balance at 1 January 2024	**800,000**	**20,875,464**	**79,711**	**800,000**	**18,963**	**108,000**	**22,682,138**
Dividends	-	(1,060,000)	-	-	-	-	(1,060,000)
Total Comprehensive Income for the Year	-	4,018,005	(15,456)	-	4,022,090	-	8,024,639
Balance at 31 December 2024	**800,000**	**23,833,469**	**64,255**	**800,000**	**4,041,053**	**108,000**	**29,646,777**

STATEMENT OF CHANGES IN EQUITY
(All Amounts stated in thousands of Guyana Dollars)

GROUP

	Share Capital	Retained Earnings	Non Controlling Interest	Other Reserve	Statutory Reserve	Revaluation Reserve	General Banking Risk Reserve	Total
Unaudited Nine Months ended 30 September 2025								
Balance at 1 January 2025	800,000	23,887,008	499,497	64,255	800,000	4,041,053	108,000	30,199,813
Dividends	-	(1,120,000)	-	-	-	-	-	(1,120,000)
Increase in unit holders capital	-	-	300,712	-	-	-	-	300,712
Total Comprehensive Income for the Year	-	3,315,233	26,176	574	-	93,412	-	3,435,395
Transfer to/ (from) Reserve	-	-	-	-	-	-	-	-
Balance at 30 September 2025	**800,000**	**26,082,241**	**826,385**	**64,829**	**800,000**	**4,134,465**	**108,000**	**32,815,920**
Unaudited Nine Months ended 30 September 2024								
Balance at 1 January 2024	800,000	20,850,580	370,392	79,711	800,000	18,963	108,000	23,027,646
Dividends	-	(820,000)	(20,349)	-	-	-	-	(840,349)
Increase in unit holders capital	-	-	98,182	-	-	-	-	98,182
Total Comprehensive Income for the Year	-	2,953,252	35,128	(5,558)	-	5,813,720	-	8,796,542
Transfer to/ (from) Reserve	-	-	-	-	-	-	-	-
Balance at 30 September 2024	**800,000**	**22,983,832**	**483,353**	**74,153**	**800,000**	**5,832,683**	**108,000**	**31,082,021**
Audited Year Ended 31 December 2024								
Balance at 1 January 2024	800,000	20,850,580	370,392	79,711	800,000	18,963	108,000	23,027,646
Dividends	-	(1,060,000)	(14,449)	-	-	-	-	(1,074,449)
Increase in unit holders capital	-	-	110,472	-	-	-	-	110,472
Total Comprehensive Income for the Year	-	4,096,428	33,082	(15,456)	-	4,022,090	-	8,136,144
Balance at 31 December 2024	**800,000**	**23,887,008**	**499,497**	**64,255**	**800,000**	**4,041,053**	**108,000**	**30,199,813**

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

UNAUDITED STATEMENT OF FINANCIAL POSITION
(All Amounts stated in thousands of Guyana Dollars)

	COMPANY			GROUP		
	Unaudited 30-Sep-2025	Unaudited 30-Sep-2024	Audited 31-Dec-2024	Unaudited 30-Sep-2025	Unaudited 30-Sep-2024	Audited 31-Dec-2024
ASSETS						
Cash Resources	62,217,153	39,961,566	57,424,776	62,337,678	40,179,739	57,655,727
Investments	124,804,655	79,033,589	87,739,697	125,007,310	78,847,950	87,520,134
Loans and Advances	93,739,643	85,673,176	86,009,069	93,739,643	85,673,176	86,009,069
Property and Equipment	15,450,251	13,955,650	14,982,530	15,450,251	13,955,650	14,982,530
Investment Property	-	-	-	354,149	357,328	359,018
Deferred Tax	-	263,347	-	-	263,347	-
Defined Benefit Asset	143,069	159,453	143,069	143,069	159,453	143,069
Other Assets	5,015,821	3,122,333	2,830,329	5,097,785	3,182,142	2,902,825
TOTAL ASSETS	**301,370,592**	**222,169,114**	**249,129,470**	**302,129,885**	**222,618,785**	**249,572,372**
LIABILITIES AND SHAREHOLDERS' EQUITY						
LIABILTIES						
Deposits	258,706,294	184,234,716	209,228,774	258,546,580	184,037,976	209,071,623
Deferred tax	2,552,769	-	2,490,494	2,552,769	-	2,490,494
Other liabilities	8,188,122	7,389,371	7,763,425	8,214,616	7,498,788	7,810,442
TOTAL LIABILITIES	**269,447,185**	**191,624,087**	**219,482,693**	**269,313,965**	**191,536,764**	**219,372,559**
SHAREHOLDERS' EQUITY						
Share Capital	800,000	800,000	800,000	800,000	800,000	800,000
Retained Earnings	26,016,113	22,930,191	23,833,469	26,082,241	22,983,832	23,887,008
Non Controlling Interest	-	-	-	826,385	483,353	499,497
Other reserve	64,829	74,153	64,255	64,829	74,153	64,255
Statutory Reserve	800,000	800,000	800,000	800,000	800,000	800,000
Revaluation reserve	4,134,465	5,832,683	4,041,053	4,134,465	5,832,683	4,041,053
General Banking Risk Reserve	108,000	108,000	108,000	108,000	108,000	108,000
TOTAL SHAREHOLDERS' EQUITY	**31,923,407**	**30,545,027**	**29,646,777**	**32,815,920**	**31,082,021**	**30,199,813**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**301,370,592**	**222,169,114**	**249,129,470**	**302,129,885**	**222,618,785**	**249,572,372**

The Directors approved these financial statements for publication on October 15, 2025.

On behalf of the Board:

Mr. Suresh E. Beharry
Chairman

Mr Richard Isava
Director

Directors' Interests in the Ordinary Shares of the Bank

The following are the Interests of Directors holding office at September 30, 2025:

	Directors' Interest		Associate's Interest	
Directors	**Beneficial**	**Non Beneficial**	**Beneficial**	**Non Beneficial**
Mr. Suresh E. Beharry	NIL	NIL	13,593,327	NIL
Mr. Robin M. S. Stoby	NIL	NIL	NIL	NIL
Mr. Edward A. Beharry	NIL	NIL	NIL	1,236,485
Mrs. Kathryn A. Eytle-Mc Lean	NIL	NIL	NIL	NIL
Mr. Carlton A. W. James	NIL	NIL	NIL	NIL
Mr. Dahana R. Mahadeo	NIL	NIL	NIL	NIL
Mrs. Anna Lisa Fraser-Phang	2,000	NIL	NIL	NIL
Mr. Glenn Parmassar	NIL	NIL	NIL	NIL
Mr. Richard A. Isava	NIL	NIL	NIL	NIL
Mr. Shawn N. Gurcharran	1,350	NIL	NIL	NIL

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

UNAUDITED STATEMENT OF CASH FLOWS
(All Amounts stated in thousands of Guyana Dollars)

	COMPANY			GROUP		
	Unaudited Nine Mths Ended 30-Sep-2025	Unaudited Nine Mths Ended 30-Sep-2024	Audited Year Ended 31-Dec-24	Unaudited Nine Mths Ended 30-Sep-2025	Unaudited Nine Mths Ended 30-Sep-2024	Audited Year Ended 31-Dec-24
Operating activities						
Profit before taxation	5,034,684	4,204,086	5,984,750	5,104,187	4,331,790	6,137,886
Adjustments for:						
IFRS 9 re-measurements	467,500	590,000	808,649	467,500	590,000	808,649
Expected credit loss/(gain) on investment	-	-	(3,534)	-	-	(3,534)
Share of profit/(loss) of associate company	9,120	(8,120)	(17,828)	9,120	(8,120)	(17,828)
Lease interest expense	-	-	5,824	-	-	5,824
Depreciation: property and equipment	457,075	441,685	676,015	457,075	441,685	676,015
Depreciation: investment property	-	-	-	4,869	4,733	6,350
Loss on sale of property and equipment	-	(1,828)	(1,828)	-	(1,828)	(1,828)
Unrealized (gains)/losses	-	-	-	(12,675)	(33,421)	(9,010)
Realized gains	-	-	-	(50,947)	(61,195)	(100,445)
Net increase in customers' loans	(8,198,074)	(9,225,040)	(9,164,607)	(8,198,074)	(9,225,040)	(9,164,607)
Net increase in customers' deposits	49,477,520	15,562,881	40,016,671	49,474,957	15,560,882	40,054,261
(Increase)/ decrease in other assets	(2,185,488)	1,071,921	748,951	(2,194,959)	1,063,464	745,757
Increase/ (decrease) in other liabilities	628,983	(1,505,124)	(1,039,734)	625,463	(1,507,587)	(1,071,741)
Decrease in defined benefit asset	-	-	4,244	-	-	4,244
Increase in required reserve with Bank of Guyana	(5,845,193)	(1,362,578)	(4,767,377)	(5,845,193)	(1,362,578)	(4,767,377)
Cash provided by operating activities	**39,846,127**	**9,767,883**	**33,250,196**	**39,841,323**	**9,792,785**	**33,302,616**
Taxation						
Taxes paid/adjusted	(1,936,326)	(1,378,057)	(1,720,603)	(1,989,017)	(1,394,819)	(1,742,998)
Net cash provided by operating activities	**37,909,801**	**8,389,826**	**31,529,593**	**37,852,306**	**8,397,966**	**31,559,618**
Investing activities						
Proceeds from sale of property and equipment	-	2,307	2,307	-	2,307	2,307
Investments(net)	(37,073,505)	(8,484,745)	(17,180,226)	(37,449,813)	(8,484,198)	(17,203,668)
Additions to property and equipment	(769,112)	(491,446)	(576,445)	(769,112)	(491,446)	(576,445)
Additions to investment property	-	-	-	-	(3,700)	(7,008)
Net cash used in investing activities	**(37,842,617)**	**(8,973,884)**	**(17,754,364)**	**(38,218,925)**	**(8,977,037)**	**(17,784,814)**
Financing activities						
Non controlling interest	-	-	-	359,980	98,182	110,472
Dividends paid	(1,120,000)	(820,000)	(1,060,000)	(1,156,603)	(840,349)	(1,074,449)
Lease interest expense	-	-	(5,824)	-	-	(5,824)
Repayment of lease liability	-	-	(55,051)	-	-	(55,051)
Net cash used in financing activities	**(1,120,000)**	**(820,000)**	**(1,120,875)**	**(796,623)**	**(742,167)**	**(1,024,852)**
Net decrease in cash and cash equivalents	(1,052,816)	(1,404,058)	12,654,354	(1,163,242)	(1,321,238)	12,749,952
Cash and short term funds at beginning of year	32,375,441	19,721,087	19,721,087	32,606,392	19,856,440	19,856,440
Cash and short term funds at end of year	**31,322,625**	**18,317,029**	**32,375,441**	**31,443,150**	**18,535,202**	**32,606,392**
Total Cash and Short Term Funds	31,322,625	18,317,029	32,375,441	31,443,150	18,535,202	32,606,392
Reserve requirement with Bank of Guyana	30,894,528	21,644,537	25,049,335	30,894,528	21,644,537	25,049,335
	62,217,153	**39,961,566**	**57,424,776**	**62,337,678**	**40,179,739**	**57,655,727**