



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 31 MARCH 2026**

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES

(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

FINANCIAL STATEMENTS

(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		
	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2026</u>	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2025</u>	<u>Audited</u> <u>Year Ended</u> <u>31-Dec-2025</u>	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2026</u>	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2025</u>	<u>Audited</u> <u>Year Ended</u> <u>31-Dec-2025</u>
Interest Income	2,883,513	2,455,383	10,256,517	2,924,450	2,478,133	10,388,046
Interest Expense	(269,165)	(207,051)	(930,298)	(269,165)	(207,051)	(930,298)
Net Interest Income	2,614,348	2,248,332	9,326,219	2,655,285	2,271,082	9,457,748
Other Income	1,213,745	932,119	4,206,931	1,209,767	929,868	4,193,260
Net Interest and Other Income	3,828,093	3,180,451	13,533,150	3,865,052	3,200,950	13,651,008
Operating Expenses	(1,852,021)	(1,599,891)	(6,859,036)	(1,937,950)	(1,659,384)	(6,928,123)
Loan Provisioning net of Recoveries	533,915	331,475	142,802	533,915	331,475	142,802
Associate Company: Share of Profit/ (Loss)	(2,620)	(15,001)	(20,385)	(2,620)	(15,001)	(20,385)
Profit before Taxation	2,507,367	1,897,034	6,796,531	2,458,397	1,858,040	6,845,302
Taxation	(875,803)	(695,948)	(2,349,147)	(882,725)	(706,355)	(2,376,834)
Net Profit After Tax	1,631,564	1,201,086	4,447,384	1,575,672	1,151,685	4,468,468
Attributable to:						
Equity holders of the parent	1,631,564	1,201,086	4,447,384	1,590,596	1,161,207	4,442,414
Non Controlling Interest	-	-	-	(14,924)	(9,522)	26,054
Earnings Per Share	40.79	30.03	111.18	39.76	29.03	111.06

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		
	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2026</u>	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2025</u>	<u>Audited</u> <u>Year Ended</u> <u>31-Dec-2025</u>	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2026</u>	<u>Unaudited</u> <u>Three Mths Ended</u> <u>31-Mar-2025</u>	<u>Audited</u> <u>Year Ended</u> <u>31-Dec-2025</u>
Net Profit After Tax	1,631,564	1,201,086	4,447,384	1,575,672	1,151,685	4,468,468
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)	-	-	648	-	-	648
Gains on property revaluation (net of deferred tax)	-	93,412	93,412	-	93,412	93,412
	-	93,412	94,060	-	93,412	94,060
Items that will not be re-classified subsequently to profit and loss statement						
Share of Comprehensive Income/ (loss) of Associate	(729)	97	2,264	(729)	97	2,264
	(729)	97	2,264	(729)	97	2,264
Other Comprehensive Income Net of Tax	(729)	93,509	96,324	(729)	93,509	96,324
Total Comprehensive Income for the Year	1,630,835	1,294,595	4,543,708	1,574,943	1,245,194	4,564,792
Attributable to:						
Equity holders of the parent	1,630,835	1,294,595	4,543,708	1,589,867	1,254,716	4,538,738
Non Controlling Interest	-	-	-	(14,924)	(9,522)	26,054

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						
	<u>Share Capital</u>	<u>Retained Earnings</u>	<u>Other Reserve</u>	<u>Statutory Reserve</u>	<u>Revaluation Reserve</u>	<u>General Banking Risk Reserve</u>	<u>Total</u>
Unaudited Three Months ended March 31 2026							
Balance at 1 January 2026	800,000	26,770,379	67,168	800,000	4,134,465	58,474	32,630,486
Dividends	-	-	-	-	-	-	-
Total Comprehensive Income for the Year	-	1,631,564	(729)	-	-	-	1,630,835
Transfer to/ (from) Reserve	-	-	-	-	-	-	-
Balance at 31 March 2026	800,000	28,401,943	66,439	800,000	4,134,465	58,474	34,261,321
Unaudited Three Months ended March 31 2025							
Balance at 1 January 2025	800,000	23,833,469	64,255	800,000	4,041,053	108,000	29,646,777
Dividends	-	-	-	-	-	-	-
Total Comprehensive Income for the Year	-	1,201,086	97	-	93,412	-	1,294,595
Transfer to/ (from) Reserve	-	-	-	-	-	-	-
Balance at 31 March 2025	800,000	25,034,555	64,352	800,000	4,134,465	108,000	30,941,372
Audited Year Ended December 31 2025							
Balance at 1 January 2025	800,000	23,833,469	64,255	800,000	4,041,053	108,000	29,646,777
Adjustments	-	-	1	-	-	-	1
Dividends	-	(1,560,000)	-	-	-	-	(1,560,000)
Transfer to/ (from) Reserve	-	49,526	-	-	-	(49,526)	-
Total Comprehensive Income for the Year	-	4,447,384	2,912	-	93,412	-	4,543,708
Balance at 31 December 2025	800,000	26,770,379	67,168	800,000	4,134,465	58,474	32,630,486

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

	GROUP							
	<u>Share Capital</u>	<u>Retained Earnings</u>	<u>Non Controlling Interest</u>	<u>Other Reserve</u>	<u>Statutory Reserve</u>	<u>Revaluation Reserve</u>	<u>General Banking Risk Reserve</u>	<u>Total</u>
Unaudited Three Months ended March 31 2026								
Balance at 1 January 2026	800,000	26,818,946	861,268	67,168	800,000	4,134,465	58,474	33,540,321
Dividends	-	-	-	-	-	-	-	-
Increase in unit holders capital	-	-	27,235	-	-	-	-	27,235
Total Comprehensive Income for the Year	-	1,590,596	(14,924)	(729)	-	-	-	1,574,943
Transfer to/ (from) Reserve	-	-	-	-	-	-	-	-
Balance at 31 March 2026	800,000	28,409,542	873,579	66,439	800,000	4,134,465	58,474	35,142,499
Unaudited Three Months ended March 31 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	-	-	-	-	-	-	-	-
Increase in unit holders capital	-	-	285,472	-	-	-	-	285,472
Total Comprehensive Income for the Year	-	1,161,207	(9,522)	97	-	93,412	-	1,245,194
Transfer to/ (from) Reserve	-	-	-	-	-	-	-	-
Balance at 31 March 2025	800,000	25,048,215	775,447	64,352	800,000	4,134,465	108,000	31,730,479
Audited Year Ended December 31 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
Adjustments	-	(2)	-	1	-	-	-	(1)
Dividends	-	(1,560,000)	(24,810)	-	-	-	-	(1,584,810)
Increase in unit holders capital	-	-	360,527	-	-	-	-	360,527
Transfer to/ (from) Reserve	-	49,526	-	-	-	-	(49,526)	-
Total Comprehensive Income for the Year	-	4,442,414	26,054	2,912	-	93,412	-	4,564,792
Balance at 31 December 2025	800,000	26,818,946	861,268	67,168	800,000	4,134,465	58,474	33,540,321

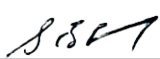
GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INCORPORATED)

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

	COMPANY			GROUP		
	Unaudited 31-Mar-2026	Unaudited 31-Mar-2025	Audited 31-Dec-2025	Unaudited 31-Mar-2026	Unaudited 31-Mar-2025	Audited 31-Dec-2025
ASSETS						
Cash Resources	70,140,200	60,819,801	68,198,448	70,378,224	60,941,013	68,304,254
Investments	134,621,550	111,686,051	123,944,983	134,686,826	111,743,581	124,029,910
Loans and Advances	105,323,441	86,610,329	101,399,081	105,323,441	86,610,329	101,399,081
Property and Equipment	15,542,831	15,341,576	15,561,132	15,542,831	15,341,576	15,561,132
Investment Property	-	-	-	350,904	357,395	352,526
Deferred Tax	-	-	-	-	-	-
Defined Benefit Asset	134,599	143,069	134,599	134,599	143,069	134,599
Other Assets	3,429,303	2,958,200	3,662,599	3,504,648	3,037,918	3,751,405
TOTAL ASSETS	329,191,924	277,559,026	312,900,842	329,921,473	278,174,881	313,532,907
LIABILITIES AND SHAREHOLDERS' EQUITY						
LIABILITIES						
Deposits	283,748,166	235,775,118	268,869,727	283,573,074	235,475,704	268,556,505
Deferred tax	2,560,090	2,552,769	2,560,089	2,560,090	2,552,769	2,560,089
Other liabilities	8,622,347	8,289,767	8,840,540	8,645,810	8,415,929	8,875,992
TOTAL LIABILITIES	294,930,603	246,617,654	280,270,356	294,778,974	246,444,402	279,992,586
SHAREHOLDERS' EQUITY						
Share Capital	800,000	800,000	800,000	800,000	800,000	800,000
Retained Earnings	28,401,943	25,034,555	26,770,379	28,409,542	25,048,215	26,818,946
Non Controlling Interest	-	-	-	873,579	775,447	861,268
Other reserve	66,439	64,352	67,168	66,439	64,352	67,168
Statutory Reserve	800,000	800,000	800,000	800,000	800,000	800,000
Revaluation reserve	4,134,465	4,134,465	4,134,465	4,134,465	4,134,465	4,134,465
General Banking Risk Reserve	58,474	108,000	58,474	58,474	108,000	58,474
TOTAL SHAREHOLDERS' EQUITY	34,261,321	30,941,372	32,630,486	35,142,499	31,730,479	33,540,321
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	329,191,924	277,559,026	312,900,842	329,921,473	278,174,881	313,532,907

The Directors approved these financial statements for publication on 15 April, 2026.

On behalf of the Board:


Mr. Suresh E. Beharry
Chairman


Mr. Richard A. Isava
Director

Directors' Interests in the Ordinary Shares of the Bank

The following are the Interests of Directors holding office at 31 March, 2026:

Directors	Directors' Interest		Associate's Interest	
	Beneficial	Non Beneficial	Beneficial	Non Beneficial
Mr. Suresh E. Beharry	NIL	NIL	13,633,085	NIL
Mr. Robin M. S. Stoby	NIL	NIL	NIL	NIL
Mr. Edward A. Beharry	NIL	NIL	1,472,974	NIL
Mrs. Kathryn A. Eytel-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)

CONSOLIDATED STATEMENT OF CASH FLOWS

(All Amounts stated in thousands of Guyana Dollars)

	COMPANY			GROUP		
	<u>Unaudited</u> Three Mths Ended 31-Mar-26	<u>Unaudited</u> Three Mths Ended 31-Mar-25	<u>Audited</u> Year Ended 31-Dec-25	<u>Unaudited</u> Three Mths Ended 31-Mar-26	<u>Unaudited</u> Three Mths Ended 31-Mar-25	<u>Audited</u> Year Ended 31-Dec-25
Operating activities						
Profit before taxation	2,507,367	1,897,034	6,796,531	2,458,397	1,858,040	6,845,302
Adjustments for:						
IFRS 9 re-measurements	20,699	101,000	578,586	20,699	101,000	578,586
Expected credit loss/(gain) on investment	-	-	(22,406)	-	-	(22,406)
Share of profit/(loss) of associate company	2,620	15,001	20,385	2,620	15,001	20,385
Lease interest expense	-	-	20,418	-	-	20,418
Depreciation: property and equipment	160,154	154,383	725,093	160,154	154,383	725,093
Depreciation: investment property	-	-	-	1,623	1,623	6,492
Loss on sale of property and equipment	-	-	(504)	-	-	(504)
Unrealized (gains)/losses	-	-	-	62,575	47,892	21,800
Realized gains	-	-	-	(22,998)	(25,096)	(72,595)
Net increase in customers' loans	(3,945,059)	(702,260)	(15,968,598)	(3,945,059)	(702,260)	(15,968,598)
Net increase in customers' deposits	14,878,440	26,546,343	59,640,953	15,016,570	26,404,081	59,484,882
(Increase)/ decrease in other assets	233,295	(127,868)	(832,266)	225,189	(132,377)	(836,298)
Increase/ (decrease) in other liabilities	(621,637)	172,943	973,846	(615,689)	179,408	981,517
Decrease in defined benefit asset	-	-	9,550	-	-	9,550
Increase in required reserve with Bank of Guyana	(1,654,717)	(2,815,512)	(6,893,859)	(1,654,717)	(2,815,512)	(6,893,859)
Cash provided by operating activities	11,581,162	25,241,064	45,047,729	11,709,364	25,086,183	44,899,765
Taxation						
Taxes paid/adjusted	(472,360)	(342,549)	(2,408,687)	(495,266)	(348,137)	(2,472,817)
Net cash provided by operating activities	11,108,802	24,898,515	42,639,042	11,214,098	24,738,046	42,426,948
Investing activities						
Proceeds from sale of property and equipment	-	-	10,356	-	-	10,356
Investments(net)	(10,679,914)	(23,961,257)	(36,201,001)	(10,680,226)	(24,195,999)	(36,449,804)
Additions to property and equipment	(141,853)	(357,745)	(888,685)	(141,854)	(357,745)	(888,685)
Additions to investment property	-	-	-	-	-	-
Net cash used in investing activities	(10,821,767)	(24,319,002)	(37,079,330)	(10,822,080)	(24,553,744)	(37,328,133)
Financing activities						
Non controlling interest	-	-	-	40,331	291,215	360,562
Dividends paid	-	-	(1,560,000)	(13,096)	(5,743)	(1,584,810)
Lease interest expense	-	-	(20,418)	-	-	(20,418)
Repayment of lease liability	-	-	(99,482)	-	-	(99,482)
Net cash used in financing activities	-	-	(1,679,900)	27,235	285,472	(1,344,148)
Net decrease in cash and cash equivalents	287,035	579,513	3,879,812	419,253	469,774	3,754,667
Cash and short term funds at beginning of year	36,255,253	32,375,441	32,375,441	36,361,059	32,606,392	32,606,392
Cash and short term funds at end of year	36,542,288	32,954,954	36,255,253	36,780,312	33,076,166	36,361,059
Total Cash and Short Term Funds	36,542,288	32,954,954	36,255,253	36,780,312	33,076,166	36,361,059
Reserve requirement with Bank of Guyana	33,597,912	27,864,847	31,943,195	33,597,912	27,864,847	31,943,195
	70,140,200	60,819,801	68,198,448	70,378,224	60,941,013	68,304,254