

# Press Release

## FOR IMMEDIATE RELEASE

April 27th, 2026 – Guyana Bank for Trade and Industry Limited and Subsidiaries has today Reported Financial Results for the First Quarter of 2026.

### CHAIRMAN'S COMMENTARY

GBTI delivered a solid first quarter, marked by resilient earnings, prudent balance sheet management, and sound capital adequacy. We delivered a 36.8% year-over-year increase in Profit After Tax (PAT) and a 37% increase in Earnings Per Share (EPS), highlighting the effectiveness of our strategic initiatives and the durability of our operating model.

Our Return on Capital Employed (ROCE) stood at 18.4%, underlining our focus on efficient capital deployment and sustainable returns. Strong client engagement continued to be a growth driver, with total deposits increasing to \$284 billion, up 20.4% compared to the prior year. This performance underscores the confidence our clients place in GBTI and affirms the strength of our client-centric offerings and relationship-focused banking model.

As we move forward, we remain optimistic about the outlook for the business. Our priorities include sustaining profitable growth, advancing our digital capabilities, deepening client relationships, and maintaining the financial discipline that underpins our performance. I look forward to collaborating with our teams and stakeholders as we continue to evolve GBTI into a more agile, innovative institution, well positioned for the future.

– Mr. Suresh E. Beharry - Chairman

#### NET PAT

\$1.6 billion

#### EPS

\$39.76

#### CAR

18.5%

#### ROCE

18.4%

### KEY FINANCIAL INFORMATION

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

	1Q26	1Q25
<b>Selected income statement data:</b>		
Interest Income	2,924	2,478
Other Income	1,210	930
<b>Total Income</b>	<b>4,134</b>	<b>3,408</b>
<b>Profit after Taxation</b>	<b>1,576</b>	<b>1,152</b>
<b>Earnings Per Share</b>	<b>\$39.76</b>	<b>\$29.03</b>
<b>Selected metrics:</b>		
<b>Financial ratios:</b>		
<b>ROAA</b>	<b>2.0%</b>	<b>1.7%</b>
<b>ROCE</b>	<b>18.4%</b>	<b>14.9%</b>
<b>Capital ratios:</b>		
Capital Adequacy Ratio	18.5%	20.0%
Common Equity Tier 1 ratio	16.1%	17.2%

### HIGHLIGHTS

#### Results

- Total revenue of \$4.1 billion, increased 21.3%
- EPS of \$39.76, increased 37%
- ROCE of 18.4%

#### Profitability

- Post-tax margin of 38.1%
- Profit after Tax of \$1.6 billion, increased 36.8% year-over-year

#### Balance sheet

- Deposits of \$284 billion, increased 20.4% year-over-year
- Capital Adequacy Ratio of 18.5%

