We see Guyana through your eyes

# H1 FINANCIAL 26 RESULTS

## GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES
## Reports Half Year 2026 Financial Results

**July 26th, 2026** – Guyana Bank for Trade and Industry Limited has today reported financial results for the half year of 2026.

## CHAIRMAN'S COMMENTARY

GBTI delivered a solid half year, marked by resilient earnings, prudent balance sheet management, and sound capital adequacy. Profit After Tax (PAT) increased by 43% year over year, while Earnings Per Share (EPS) rose by 44%, reflecting the continued effectiveness of our strategic priorities and the resilience of our operating model.

Return on Capital Employed (ROCE) stood at 18.3%, underlining our focus on efficient capital deployment and sustainable returns. Strong client engagement continued to be a growth driver, with total deposits increasing to $286 billion, up 13% compared to the prior year. This performance underscores the continued confidence our clients place in GBTI and affirms the strength of our client-centric offerings and relationship-focused banking model.

Looking ahead, 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 | EPS | ROCE | CAR |
|---|---|---|---|
| **$3.2 billion** | **$79** | **18.3%** | **16.9%** |

## KEY FINANCIAL INFORMATION

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

| | H1 2026 | H1 2025 |
|---|---|---|
| **Selected income statement data:** | | |
| Interest Income | 5,980 | 5,003 |
| Other Income | 2,496 | 1938 |
| **Total Income** | **8,476** | **6,941** |
| **Profit after Taxation** | **3,185** | **2,232** |
| **Earnings Per Share** | **$79** | **$55** |

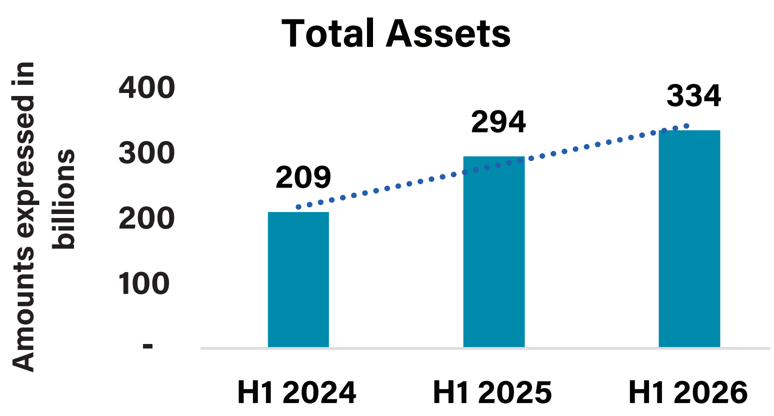
| **Selected metrics:** | **H1 2026** | **H1 2025** |
|---|---|---|
| **Financial ratios:** | | |
| **ROAA** | **1.97%** | **1.64%** |
| **ROCE** | **18.27%** | **14.27%** |
| **Capital ratios:** | | |
| Capital Adequacy Ratio | 16.85% | 19.12% |
| Common Equity Tier 1 ratio | 14.64% | 16.36% |

## HIGHLIGHTS

**Results**
- Total revenue of $8.5 billion, increased 22%
- EPS of $79, increased 44%
- ROCE of 18.3%

**Profitability**
- Post-tax margin of 38%
- Profit after Tax of $3.2 billion, increased 43% year-over-year

**Balance sheet**
- Deposits of $286 billion, increased 13% year-over-year
- Capital Adequacy Ratio of 16.85%




This summary is based on unaudited financials. Full H1 2026 financial statements are available on our website.