GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES

(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INC)

INTERIM FINANCIAL STATEMENTS

FOR THE SIX MONTHS ENDED 30 JUNE 2026

GBTI

We see Guyana through your eyes

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(Statutory information published in accordance with the provision of the Securities Industry Act 1998)

Your Guyanese Business partners

DIRECTORS' INTERESTS IN THE ORDINARY SHARES OF THE BANK

The following are the Interests of Directors holding office at 30 June, 2026:

Directors	Directors' Interest		Associate's Interest	
	Beneficial	Non Beneficial	Beneficial	Non Beneficial
Mr. Suresh E. Beharry	NIL	NIL	13,640,032	NIL
Mr. Robin M. S. Stoby	NIL	NIL	NIL	NIL
Mr. Edward A. Beharry	NIL	NIL	1,474,114	NIL
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

UNAUDITED 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 Six Months ended 30 June 2026							
Balance at 1 January 2026	800,000	26,770,379	67,168	800,000	4,134,465	58,474	32,630,486
Dividends	-	(560,000)	-	-	-	-	(560,000)
Total Comprehensive Income for the Year	-	3,153,305	(123)	-	-	-	3,153,182
Transfer to/ (from) Reserve	-	-	-	-	-	-	-
Balance at 30 June 2026	**800,000**	**29,363,684**	**67,045**	**800,000**	**4,134,465**	**58,474**	**35,223,668**
Unaudited Six Months ended 30 June 2025							
Balance at 1 January 2025	800,000	23,833,469	64,255	800,000	4,041,053	108,000	29,646,777
Dividends	-	(480,000)	-	-	-	-	(480,000)
Total Comprehensive Income for the Year	-	2,225,027	420	-	93,412	-	2,318,859
Transfer to/ (from) Reserve	-	-	-	-	-	-	-
Balance at 30 June 2025	**800,000**	**25,578,496**	**64,675**	**800,000**	**4,134,465**	**108,000**	**31,485,636**
Audited Year Ended 31 December 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**

UNAUDITED 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 Six Months ended 30 June 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	-	(560,000)	-	-	-	-	-	(560,000)
Increase in unit holders capital	-	-	45,688	-	-	-	-	45,688
Total Comprehensive Income for the Year	-	3,159,993	25,355	(123)	-	-	-	3,185,225
Transfer to/ (from) Reserve	-	-	-	-	-	-	-	-
Balance at 30 June 2026	**800,000**	**29,418,939**	**932,311**	**67,045**	**800,000**	**4,134,465**	**58,474**	**36,211,234**
Unaudited Six Months ended 30 June 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	-	(480,000)	-	-	-	-	-	(480,000)
Increase in unit holders capital	-	-	304,111	-	-	-	-	304,111
Total Comprehensive Income for the Year	-	2,218,633	13,411	420	-	93,412	-	2,325,876
Transfer to/ (from) Reserve	-	-	-	-	-	-	-	-
Balance at 30 June 2025	**800,000**	**25,625,641**	**817,019**	**64,675**	**800,000**	**4,134,465**	**108,000**	**32,349,800**
Audited Year Ended 31 December 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**

CONSOLIDATED STATEMENT OF CASH FLOWS

(ALL AMOUNTS STATED IN THOUSANDS OF GUYANA DOLLARS)

	COMPANY			GROUP		
	Unaudited Six Mths Ended 30-Jun-2026	Unaudited Six Mths Ended 30-Jun-2025	Audited Year Ended 31-Dec-2025	Unaudited Six Mths Ended 30-Jun-2026	Unaudited Six Mths Ended 30-Jun-2025	Audited Year Ended 31-Dec-2025
Operating activities						
Profit before taxation	4,889,660	3,478,532	6,796,531	4,935,546	3,507,672	6,845,302
Adjustments for:						
IFRS 9 re-measurements	20,699	281,000	578,586	20,699	281,000	578,586
Expected credit loss/(gain) on investment	-	-	(22,406)	-	-	(22,406)
Share of profit/(loss) of associate company	7,384	13,412	20,385	7,384	13,412	20,385
Lease interest expense	-	-	20,418	-	-	20,418
Depreciation: property and equipment	323,139	304,348	725,093	323,139	304,348	725,093
Depreciation: investment property	-	-	-	3,246	3,246	6,492
Loss on sale of property and equipment	352	-	(504)	352	-	(504)
Unrealized (gains)/losses	-	-	-	(51,634)	6,214	21,800
Realized gains	-	-	-	(8,524)	(37,792)	(72,595)
Net increase in customers' loans	(14,383,778)	(5,109,785)	(15,968,598)	(14,383,778)	(5,109,785)	(15,968,598)
Net increase in customers' deposits	17,532,399	43,243,161	59,640,953	17,652,635	43,232,971	59,484,882
(Increase)/ decrease in other assets	339,908	(446,548)	(832,266)	332,186	(453,404)	(836,298)
Increase/ (decrease) in other liabilities	(143,012)	(505,332)	973,846	(148,531)	(522,949)	981,517
Decrease in defined benefit asset	-	-	9,550	-	-	9,550
Increase in required reserve with Bank of Guyana	(1,498,738)	(4,900,016)	(6,893,859)	(1,498,738)	(4,900,016)	(6,893,859)
Cash provided by operating activities	**7,088,013**	**36,358,772**	**45,047,729**	**7,183,982**	**36,324,917**	**44,899,765**
Taxation						
Taxes paid/adjusted	(1,682,328)	(1,463,966)	(2,408,687)	(1,696,171)	(1,490,901)	(2,472,817)
Net cash provided by operating activities	**5,405,685**	**34,894,806**	**42,639,042**	**5,487,811**	**34,834,016**	**42,426,948**
Investing activities						
Proceeds from sale of property and equipment	-	-	10,356	-	-	10,356
Investments(net)	(2,650,935)	(35,784,697)	(36,201,001)	(2,753,541)	(35,902,787)	(36,449,804)
Foreign exchange / foreign currency revaluation movement	-	-	-	(9,100)	-	-
Additions to property and equipment	(396,466)	(581,844)	(888,685)	(396,466)	(581,844)	(888,685)
Additions to investment property	-	-	-	-	-	-
Net cash used in investing activities	**(3,047,401)**	**(36,366,541)**	**(37,079,330)**	**(3,159,107)**	**(36,484,631)**	**(37,328,133)**
Financing activities						
Non controlling interest	-	-	-	74,635	313,324	360,562
Dividends paid	(560,000)	(480,000)	(1,560,000)	(582,881)	(489,213)	(1,584,810)
Lease interest expense	-	-	(20,418)	-	-	(20,418)
Repayment of lease liability	-	-	(99,482)	-	-	(99,482)
Net cash used in financing activities	**(560,000)**	**(480,000)**	**(1,679,900)**	**(508,246)**	**(175,889)**	**(1,344,148)**
Net decrease in cash and cash equivalents	1,798,284	(1,951,735)	3,879,812	1,820,458	(1,826,504)	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	**38,053,537**	**30,423,706**	**36,255,253**	**38,181,517**	**30,779,888**	**36,361,059**
Total Cash and Short Term Funds	38,053,537	30,423,706	36,255,253	38,181,517	30,779,888	36,361,059
Reserve requirement with Bank of Guyana	33,441,933	29,949,352	31,943,195	33,441,933	29,949,352	31,943,195
	71,495,470	**60,373,058**	**68,198,448**	**71,623,450**	**60,729,240**	**68,304,254**

GUYANA BANK FOR TRADE AND INDUSTRY LIMITED AND SUBSIDIARIES

(SUBSIDIARY OF SECURE INTERNATIONAL FINANCE COMPANY INC)

UNAUDITED RESULTS

FOR THE SIX MONTHS ENDED 30 JUNE 2026

CHAIRMAN'S STATEMENT

Dear Shareholders,

On behalf of the Board of Directors, I am pleased to present the **unaudited** financial results of Guyana Bank for Trade and Industry Limited and its subsidiaries for the six months ended 30 June 2026. These statements were approved by the Board on July 15, 2026.

Operating Environment

The first half of 2026 was characterised by continued strong economic expansion in Guyana. The Government's 2026 Budget projects real Gross Domestic Product (GDP) growth of approximately **16.2%**, reflecting sustained investment in the oil and gas sector alongside continued expansion in agriculture, construction, mining, manufacturing, services and other productive industries. Ongoing public investment in infrastructure, housing, healthcare and education continues to stimulate economic activity while creating opportunities for private sector growth.

The domestic banking sector remains sound, supported by strong liquidity, healthy capital levels and continued growth in credit to the private sector. Against this backdrop, GBTI remained focused on supporting our customers, managing risk prudently and delivering sustainable returns for shareholders.

Financial Performance

The Group delivered a strong financial performance during the first six months of 2026.

Group Profit After Tax increased by **42.7% to G$3.185 billion**, compared with **G$2.232 billion** for the corresponding period in 2025. Earnings Per Share increased by **42.4%**, while Return on Capital Employed stood at **18.3%**, demonstrating our continued focus on disciplined capital allocation and sustainable value creation.

The Group's financial position remained robust. Total assets stood at **G$333.8 billion**, while customer deposits increased by **13%** to **G$286.2 billion**, reflecting the continued confidence of our customers in GBTI. Positive operating cash flows of **G$5.488 billion** further strengthened our liquidity position and supported continued investment in the business.

Our capital adequacy and liquidity ratios remained comfortably above regulatory requirements, providing a solid foundation for continued growth while maintaining prudent risk management.

Strategic Direction

The Board remains focused on executing the Group's long-term strategic priorities. During the period, we continued to strengthen our customer relationships, enhance our digital banking capabilities and invest in initiatives designed to improve operational efficiency and service delivery.

As Guyana's economy continues to evolve, GBTI is well positioned to support individuals, businesses and national development through responsible lending, innovative financial solutions and disciplined balance sheet management. Our strategic focus remains centered on sustainable profitability, strong governance, sound risk management and delivering long-term value to all stakeholders.

Dividend Declaration

In recognition of the Group's strong financial performance and healthy capital position, the Board of Directors has approved the declaration of an interim dividend of G$21.00 per ordinary share, subject to applicable regulatory and statutory requirements.

This declaration reflects the Board's confidence in the financial strength and outlook of the Group, while maintaining sufficient capital to support future growth and investment opportunities.

Looking Ahead

While the global environment continues to be characterised by economic and geopolitical uncertainty, Guyana's economic outlook remains highly favourable, supported by broad-based investment and continued economic transformation.

GBTI enters the second half of 2026 from a position of financial strength. We remain committed to sustaining profitable growth, deepening customer relationships, expanding our digital capabilities and maintaining the prudent financial discipline that has consistently underpinned our performance.

On behalf of the Board, I extend my sincere appreciation to our shareholders for their continued confidence, our customers for their trust, the Bank of Guyana and other regulators for their guidance and oversight, and our employees whose professionalism and dedication continue to drive our success.

The Board remains confident that GBTI is well positioned to continue delivering sustainable value for shareholders while contributing meaningfully to Guyana's continued economic development.

Yours sincerely,

Mr. Suresh Beharry
Chairman
July 15, 2026

UNAUDITED STATEMENT OF INCOME

(ALL AMOUNTS STATED IN THOUSANDS OF GUYANA DOLLARS)

	COMPANY			GROUP		
	Unaudited Six Mths Ended 30-Jun-2026	Unaudited Six Mths Ended 30-Jun-2025	Audited Year Ended 31-Dec-2025	Unaudited Six Mths Ended 30-Jun-2026	Unaudited Six Mths Ended 30-Jun-2025	Audited Year Ended 31-Dec-2025
Interest Income	5,897,702	4,926,515	10,256,517	5,979,756	5,002,657	10,388,046
Interest Expense	(548,499)	(411,534)	(930,298)	(548,499)	(411,534)	(930,298)
Net Interest Income	5,349,203	4,514,981	9,326,219	5,431,257	4,591,123	9,457,748
Other Income	2,505,235	1,942,234	4,206,931	2,495,552	1,937,560	4,193,260
Net Interest and Other Income	7,854,438	6,457,215	13,533,150	7,926,809	6,528,683	13,651,008
Operating Expenses	(3,869,336)	(3,209,331)	(6,859,036)	(3,895,821)	(3,251,659)	(6,928,123)
Loan Provisioning net of Recoveries	911,942	244,060	142,802	911,942	244,060	142,802
Associate Company: Share of Profit/ (Loss)	(7,384)	(13,412)	(20,385)	(7,384)	(13,412)	(20,385)
Profit before Taxation	4,889,660	3,478,532	6,796,531	4,935,546	3,507,672	6,845,302
Taxation	(1,736,355)	(1,253,505)	(2,349,147)	(1,750,198)	(1,275,628)	(2,376,834)
Net Profit After Tax	**3,153,305**	**2,225,027**	**4,447,384**	**3,185,348**	**2,232,044**	**4,468,468**
Attributable to:						
Equity holders of the parent	3,153,305	2,225,027	4,447,384	3,159,993	2,218,633	4,442,414
Non Controlling Interest	-	-	-	25,355	13,411	26,054
Earnings Per Share	78.83	55.63	111.18	79.00	55.47	111.06

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME

(ALL AMOUNTS STATED IN THOUSANDS OF GUYANA DOLLARS)

	COMPANY			GROUP		
	Unaudited Six Mths Ended 30-Jun-2026	Unaudited Six Mths Ended 30-Jun-2025	Audited Year Ended 31-Dec-2025	Unaudited Six Mths Ended 30-Jun-2026	Unaudited Six Mths Ended 30-Jun-2025	Audited Year Ended 31-Dec-2025
Net profit after tax	**3,153,305**	**2,225,027**	**4,447,384**	**3,185,348**	**2,232,044**	**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	(123)	420	2,264	(123)	420	2,264
	(123)	420	2,264	(123)	420	2,264
Other Comprehensive Income Net of Tax	**(123)**	**93,832**	**96,324**	**(123)**	**93,832**	**96,324**
Total Comprehensive Income for the Year	**3,153,182**	**2,318,859**	**4,543,708**	**3,185,225**	**2,325,876**	**4,564,792**
Attributable to:						
Equity holders of the parent	3,153,182	2,318,859	4,543,708	3,159,870	2,312,465	4,538,738
Non Controlling Interest	-	-	-	25,355	13,411	26,054

UNAUDITED STATEMENT OF FINANCIAL POSITION

(ALL AMOUNTS STATED IN THOUSANDS OF GUYANA DOLLARS)

	COMPANY			GROUP		
	Unaudited 30-Jun-2026	Unaudited 30-Jun-2025	Audited 31-Dec-2025	Unaudited 30-Jun-2026	Unaudited 30-Jun-2025	Audited 31-Dec-2025
ASSETS						
Cash Resources	71,495,470	60,373,058	68,198,448	71,623,450	60,729,240	68,304,254
Investments	126,588,411	123,511,403	123,944,983	126,839,135	123,440,198	124,029,910
Loans and Advances	115,762,160	90,837,854	101,399,081	115,762,160	90,837,854	101,399,081
Property and Equipment	15,634,106	15,415,710	15,561,132	15,634,106	15,415,710	15,561,132
Investment Property	-	-	-	349,281	355,772	352,526
Deferred Tax	-	-	-	-	-	-
Defined Benefit Asset	134,599	143,069	134,599	134,599	143,069	134,599
Other Assets	3,322,690	3,276,880	3,662,599	3,419,218	3,358,945	3,751,405
TOTAL ASSETS	**332,937,436**	**293,557,974**	**312,900,842**	**333,761,949**	**294,280,788**	**313,532,907**
LIABILITIES AND SHAREHOLDERS' EQUITY						
LIABILTIES						
Deposits	286,402,126	252,471,935	268,869,727	286,209,140	252,304,593	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	8,751,552	7,047,634	8,840,540	8,781,485	7,073,626	8,875,992
TOTAL LIABILITIES	**297,713,768**	**262,072,338**	**280,270,356**	**297,550,715**	**261,930,988**	**279,992,586**
SHAREHOLDERS' EQUITY						
Share Capital	800,000	800,000	800,000	800,000	800,000	800,000
Retained Earnings	29,363,684	25,578,496	26,770,379	29,418,939	25,625,641	26,818,946
Non Controlling Interest	-	-	-	932,311	817,019	861,268
Other reserve	67,045	64,675	67,168	67,045	64,675	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	**35,223,668**	**31,485,636**	**32,630,486**	**36,211,234**	**32,349,800**	**33,540,321**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**332,937,436**	**293,557,974**	**312,900,842**	**333,761,949**	**294,280,788**	**313,532,907**

The Directors approved these interim financial statements for publication on 15 July 2026.

On behalf of the Board:

Mr. Robin M. S. Stoby
Director

Mr. Richard A. Isava
Director