Republic Bank
We're the One for you!

UNAUDITED THIRD QUARTER FINANCIAL STATEMENTS

FOR THE NINE MONTHS ENDED JUNE 30, 2026

CHAIRMAN'S STATEMENT

Dear Stockholder,

I am pleased to report that your Bank recorded an after-tax profit of $7,250.9 million for the nine months ended June 30, 2026. This represents an increase of $1,101.2 million or 17.9% over the corresponding period last year. This result was driven primarily by growth in net Interest Income and other income, together with a reduction in credit loss expense.

Your Bank's balance sheet continued its healthy expansion. Total assets grew by $51.7 billion or 12.5% and customers' deposits grew by $46.1 billion or 12.6% year-on-year.

This performance to date represents an acceleration on the 14.9% net profit growth reported at the half year stage. It reflects your Bank's consistent delivery of robust growth underpinned by a high level of efficiency, stability, and soundness. Further, it reaffirms the confidence we expressed earlier this year that your Bank is well positioned to continue to lead the delivery of financial services in Guyana's dynamic and fast-growing economy.

On behalf of the Board of Directors, I extend our sincere thanks to you our stockholders, customers, staff and other stakeholders for your continued confidence in RBGL as we close out this fiscal year.

I extend special appreciation to our retiring Directors Roy E. Cheong and John G. Carpenter for their decades of sterling service and exemplary contribution to the Bank.

Nigel M. Baptiste
Chairman of the Board
July 20, 2026

Republic Bank (Guyana) Limited
Statement of Financial Position
Expressed in millions of Guyana dollars

	UNAUDITED Jun-30-26	UNAUDITED Jun-30-25	AUDITED Sept-30-25
ASSETS			
Cash resources	28,736	14,983	21,082
Statutory deposit with Bank of Guyana	47,355	42,290	43,771
Investment securities	202,161	194,732	198,339
Advances	173,226	143,860	150,238
Other assets	4,474	8,406	4,178
Premises and equipment	8,341	8,154	8,173
Rights of use assets	2	2	2
Pension asset	-	179	-
TOTAL ASSETS	**464,295**	**412,606**	**425,783**
LIABILITIES & STOCKHOLDERS' EQUITY			
LIABILITIES			
Customers' chequing, savings and deposit accounts	410,575	364,487	375,464
Due to banks	454	73	114
Pension liability	136	-	136
Lease liabilities	2	2	2
Other liabilities	7,441	7,732	7,729
TOTAL LIABILITIES	**418,608**	**372,294**	**383,445**
STOCKHOLDERS' EQUITY			
Stated capital	300	300	300
Statutory reserves	300	300	300
Other reserves	1,398	1,320	1,355
Retained earnings	43,689	38,392	40,383
	45,687	**40,312**	**42,338**
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	**464,295**	**412,606**	**425,783**

Dr. Toussant Boyce, Managing Director

Christine McGowan, *Corporate Secretary*

Lekhnaraine P. Shivraj, *Director, Chairman of Audit Committee*

Republic Bank (Guyana) Limited
Statement of Income
Expressed in millions of Guyana dollars

	UNAUDITED THREE MONTHS ENDED Jun-30-26	UNAUDITED THREE MONTHS ENDED Jun-30-25	UNAUDITED SIX MONTHS ENDED Jun-30-26	UNAUDITED SIX MONTHS ENDED Jun-30-25	UNAUDITED NINE MONTHS ENDED Jun-30-26	UNAUDITED NINE MONTHS ENDED Jun-30-25	AUDITED YEAR ENDED Sept-30-25
Net interest income	4,459	3,820	8,689	7,598	12,936	11,313	15,337
Other income	1,797	1,617	3,482	3,195	5,319	4,902	6,613
Operating income	6,256	5,437	12,171	10,793	18,255	16,215	21,950
Credit loss expense on financial assets	(60)	(80)	(107)	(2)	(170)	(285)	(566)
Operating expenses	(2,172)	(2,142)	(4,328)	(4,156)	(6,326)	(6,038)	(8,481)
Profit before tax	4,024	3,215	7,737	6,635	11,759	9,892	12,903
Tax	(1,541)	(1,216)	(2,937)	(2,514)	(4,508)	(3,742)	(4,532)
Net profit after tax	**2,484**	**1,999**	**4,799**	**4,121**	**7,251**	**6,150**	**8,371**
Earnings per stock unit (G$)	8.28	6.66	16.00	13.74	24.17	20.50	27.90
Average number of stock units ('000,000)	300	300	300	300	300	300	300

Republic Bank
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UNAUDITED THIRD QUARTER FINANCIAL STATEMENTS

FOR THE NINE MONTHS ENDED JUNE 30, 2026

Republic Bank (Guyana) Limited
Statement of Comprehensive Income
Expressed in millions of Guyana dollars

	UNAUDITED THREE MONTHS ENDED Jun-30-26	UNAUDITED THREE MONTHS ENDED Jun-30-25	UNAUDITED NINE MONTHS ENDED Jun-30-26	UNAUDITED NINE MONTHS ENDED Jun-30-25	AUDITED YEAR ENDED Sept-30-25
Net profit after tax	**2,484**	**1,999**	**7,251**	**6,150**	**8,371**
Items of other comprehensive income that will not be reclassified to the statement of income in subsequent periods (net of tax):					
Re-measurement loss on defined benefit plans	-	-	-	-	(200)
Total Comprehensive Income for the period, net of tax	**2,484**	**1,999**	**7,251**	**6,150**	**8,171**

Republic Bank (Guyana) Limited
Statement of Cash Flows
Expressed in millions of Guyana dollars

	UNAUDITED NINE MONTHS ENDED Jun-30-26	UNAUDITED NINE MONTHS ENDED Jun-30-25	AUDITED YEAR ENDED Sept-30-25
Operating Activities			
Profit before taxation	11,759	9,892	12,903
Adjustments for non-cash items	490	620	897
Increase in operating assets	(26,981)	(29,008)	(32,755)
Increase in operating liabilities	34,719	62,074	70,674
Corporation taxes paid	(4,419)	(4,204)	(5,161)
Cash provided by operating activities	**15,568**	**39,374**	**46,558**
Investing Activities			
Increase in investments	(3,821)	(36,353)	(37,353)
Additions to premises and equipment	(510)	(630)	(941)
Proceeds from sale of premises and equipment	23	-	-
Cash used in investing activities	**(4,308)**	**(36,983)**	**(38,294)**
Financing Activities			
Increase in balances due to other banks	339	73	299
Dividends paid	(3,945)	(3,450)	(3,450)
Cash used in financing activities	**(3,606)**	**(3,377)**	**(3,151)**
Net increase/(decrease) in cash resources	7,654	(986)	5,113
Cash and cash equivalents at beginning of period/year	21,082	15,969	15,969
Cash and cash equivalents at end of period/year	**28,736**	**14,983**	**21,082**
Supplemental Information:			
Interest received during the period/year	13,733	12,109	16,360
Interest paid during the period/year	867	783	1,066
Dividends received	1	-	1

Republic Bank (Guyana) Limited
Statement of Changes in Equity
Expressed in millions of Guyana dollars

	Stated Capital	Statutory Reserves	General Banking Risk Reserve	Retained Earnings	Total Equity
Unaudited					
Nine months ended June 30, 2026					
Balance at October 1, 2025	**300**	**300**	**1,355**	**40,383**	**42,338**
Total comprehensive income for the period	-	-	-	7,251	7,251
Transfer to general banking risk reserve	-	-	43	-	43
Dividends	-	-	-	(3,945)	(3,945)
Balance at June 30, 2026	**300**	**300**	**1,398**	**43,689**	**45,687**
Unaudited					
Nine months ended June 30, 2025					
Balance at October 1, 2024	**300**	**300**	**1,536**	**35,619**	**37,755**
Total comprehensive income for the period	-	-	-	6,150	6,150
Transfer from general banking risk reserve	-	-	(216)	216	-
Transfer from other reserve	-	-	-	(143)	(143)
Dividends	-	-	-	(3,450)	(3,450)
Balance at June 30, 2025	**300**	**300**	**1,320**	**38,391**	**40,312**
Audited					
Year ended September 30, 2025					
Balance at October 1, 2024	**300**	**300**	**1,536**	**35,619**	**37,755**
Profit for the year	**-**	**-**	**-**	**8,371**	**8,371**
Other comprehensive loss	**-**	**-**	**-**	**(200)**	**(200)**
Total comprehensive income	**-**	**-**	**-**	**8,171**	**8,171**
Transfer from general banking risk reserve	-	-	(181)	181	-
Transfer from other reserves	-	-	-	(138)	(138)
Dividends	-	-	-	(3,450)	(3,450)
Balance at September 30, 2025	**300**	**300**	**1,355**	**40,383**	**42,338**

Republic Bank (Guyana) Limited
NOTES TO THE FINANCIAL STATEMENTS
Expressed in millions of Guyana dollars

1. Corporate information

The Bank was incorporated in the Co-operative Republic of Guyana on November 20, 1984 as a limited liability company and continued under the Companies Act, Cap. 89:01 on May 16, 1997 and is licensed as Bankers under the Financial Institutions Act, Cap. 85:03.

The Bank was registered as a reporting issuer under the Securities Industry Act, Cap. 73:04 on April 7, 2003. It was designated as an approved mortgage finance company by the Minister of Finance on September 2, 2003 in accordance with section 15 of the Income Tax Act, Cap. 81:01.

Banking operations began on February 16, 1837 by the British Guiana Bank which had been incorporated on November 11, 1836. On November 17, 1913 operations were sold to The Royal Bank of Canada. Assets and Liabilities of the Guyana operations of The Royal Bank of Canada were acquired by the Government of Guyana on November 29, 1984 and vested in the National Bank of Industry and Commerce Limited on December 1, 1984. In October 1997 the Bank became a subsidiary of Republic Bank Limited of Trinidad and Tobago now Republic Financial Holdings Limited and subsequently changed its name to Republic Bank (Guyana) Limited on June 5, 2006.

Republic Financial Holdings Limited, the financial holding company for the Republic Group, is incorporated in the Republic of Trinidad and Tobago and its registered office is located at Republic House, 9-17 Park Street, Port of Spain. Republic Financial Holdings Limited is listed on the Trinidad and Tobago Stock Exchange.

The Republic Group (the 'Group') is a financial services group comprising several subsidiaries and associated companies. The Group is engaged in a wide range of banking, financial and related activities in the Caribbean and Ghana.

2. Basis of preparation

This interim financial report for the period ended June 30, 2026 has been prepared in accordance with IAS 34, 'Interim Financial Reporting' and should be used in conjunction with the annual financial statements for the year ended September 30, 2025.

Reclassifications may be made to the prior period's financial statements to conform to the current period's presentation.

Republic Bank (Guyana) Limited
NOTES TO THE FINANCIAL STATEMENTS
Expressed in millions of Guyana dollars

3. Significant accounting policies

The accounting policies adopted in the preparation of the interim financial statements are consistent with those followed in the preparation of the Bank's audited financial statements for the year ended September 30, 2025.

4. Capital commitments

	UNAUDITED Jun-30-26	UNAUDITED Jun-30-25	AUDITED Sept-30-25
Contracts for outstanding capital expenditure not provided for in the financial statements	154	172	102

5. General Banking Risk Reserve

Specific provisions are made for non-performing advances based on the difference between the loan balances and the discounted realisable value of collateral held. These provisions are charged through the Statement of Income.

A General Banking Risk Reserve is created as an appropriation of retained earnings, for the difference between the specific provision and statutory provision. As at June 30, 2026, the balance in the General Banking Risk Reserve was $1,398 million.

6. Related parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operating decisions. A number of banking transactions are entered into with related parties in the normal course of business. These transactions were carried out on commercial terms and conditions, at market rates.

	UNAUDITED Jun-30-26	UNAUDITED Jun-30-25	AUDITED Sept-30-25
Outstanding balances			
Loans, investments and other assets			
Fellow subsidiaries	967	6,631	2,262
Directors and key management personnel	234	147	56
Other related parties	14	2	70
	1,215	6,780	2,388

No provisions have been made against amounts due from related parties.

	UNAUDITED Jun-30-26	UNAUDITED Jun-30-25	AUDITED Sept-30-25
Deposits and other liabilities			
Fellow subsidiaries	1,703	784	1,261
Directors and key management personnel	335	232	664
Other related parties	309	129	3,974
	2,347	1,145	5,899
Interest and other income			
Fellow subsidiaries	-	115	145
Directors and key management personnel	6	6	2
Other related parties	-	-	10
	6	121	157
Interest and other expenses			
Fellow subsidiaries	560	554	840
Directors and key management personnel	24	29	19
Other related parties	-	3	4
	584	586	863

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Bank.

	UNAUDITED Jun-30-26	UNAUDITED Jun-30-25	AUDITED Sept-30-25
Key management compensation			
Short term benefits	107	102	120
	107	102	120

Republic Bank (Guyana) Limited
NOTES TO THE FINANCIAL STATEMENTS
Expressed in millions of Guyana dollars

7. Segment reporting

a) Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision-maker. The chief operating decision-maker is the person or group that allocates resources to and assesses the performance of the operating segments of the entity. The Bank has determined the Managing Director as its chief operating decision-maker.

Management considers its banking operation to be a single business unit. All business is conducted in Guyana with the exception of certain investment activities.

	Guyana	Trinidad and Tobago	Other Countries	Total
b) **Unaudited Nine months ended June 30, 2026**				
Interest income and other income	18,394	29	705	19,128
Unaudited Nine months ended June 30, 2025				
Interest income and other income	16,271	136	599	17,006
Audited Year ended September 30, 2025				
Interest income and other income	21,995	172	863	23,030

8. Contingent liabilities

a) As at June 30, 2026 there were certain legal proceedings outstanding against the Bank. No provision has been made as professional advice indicates that it is unlikely that any significant loss will arise, or that it would be premature at this stage of the actions to determine that eventuality.

b) **Customers' liabilities under acceptances, guarantees, indemnities and letters of credit.**

These represent the Bank's potential liability, for which there are equal and offsetting claims against its customers in the event of a call on these commitments.

	UNAUDITED Jun-30-26	UNAUDITED Jun-30-25	AUDITED Sept-30-25
Guarantees	2,154	2,214	2,428
Letters of Credit	371	371	371
	2,525	**2,585**	**2,799**
Sectoral Information			
State	985	961	985
Corporate and commercial	1,540	1,624	1,814
	2,525	**2,585**	**2,799**

9. Interest of directors and executives and of their associates

Of these categories, the following persons held stock units in the Bank, all of which were held beneficially:

Names	June 30, 2026	June 30, 2025	September 30, 2025
Dr. Toussant Boyce	2,000 stock units	-	-
Mr. Richard M. Lewis	23,654 stock units	23,654 stock units	23,654 stock units
Mr. Lekhnaraine P. Shivraj	13,800 stock units*	13,800 stock units*	13,800 stock units*
Mr. Richard I. Vasconcellos	15,000 stock units	15,000 stock units	15,000 stock units

* (held jointly with an associate(s))