

Our Values

- Corporate Governance
- Excellent Service
- Professionalism
- Innovation
- Integrity
- Loyalty

Our Purpose and Strategy

Demerara Bank's journey began with a vision to build a truly Guyanese bank. Since our incorporation in 1992, we have grown into one of the country's most trusted financial institutions, serving individuals, SMEs, and large corporations through a national network of nine branches.

As Guyana's first indigenous bank, we take pride in offering a full suite of services including retail and commercial banking, foreign exchange and digital banking solutions. Our approach has always been guided by a deep understanding of the local market and a commitment to innovation, financial integrity and customer care.

Today, we remain focused on delivering banking experiences that are accessible, secure, and modern. That's why we continue to invest in the digitisation of our infrastructure and customer journey, a strategic priority that underpins our long-term growth. Across Guyana, we are driving a digital-first approach by introducing services that are intuitive, responsive, and designed around the needs of our customers.

In November 2024, we launched our newly redesigned website, giving customers the ability to open accounts, apply for loans, and interact with us online. The response has been overwhelmingly positive, reaffirming our focus on self-service convenience and user-first design.

We also formalised our partnership with RIA Money Transfer, strengthening our remittance capabilities and making it easier for the Guyanese diaspora to send funds home securely and directly to a Demerara Bank account or to any other local bank through Demerara Bank.

Our current strategy is clear: To make banking leaner, simpler and fast while ensuring our growth is responsible, sustainable and inclusive.

For you, our stakeholders, our vision extends beyond technology. It is about trust, continuity, and staying rooted in the values that built this Bank. We remain committed to creating a future-ready financial institution, powered by innovation, but grounded in relationships.

As we move forward, we thank you for continuing this journey with us. Your support continues to shape the future of Demerara Bank and the future of banking in Guyana as we remain dedicated to delivering long-term value for our customers, our communities, and you, our shareholders.

Our Mission

"To excel in providing innovative and superior banking services through well-trained, dedicated and courteous staff in the interest of our customers and shareholders and to fulfill our social responsibilities to society through meaningful involvement in community development"

Our Locations

Head Office & Corporate Banking Branch

214 Camp Street, North Cummingsburg, G/Town
Tel: (592) 226-0601/05/09/29/32

Main Branch

230 Camp Street & South Rd., Lacytown, G/Town
Tel: (592) 225-0610-8
E-mail: banking@demerarabank.com

Rose Hall Branch

71 Public Road, Rose Hall, Corentyne, Berbice
Tel: (592) 337-4441/4452
E-mail: rosehall@demerarabank.com

Corriverton Branch

K&L No. 78 Springlands, Corriverton, Berbice
Tel: (592) 335-3551/2589
E-mail: corriverton@demerarabank.com

Essequibo Branch

W 1/2 Lot 7 Public Rd. Henrietta, Essequibo Coast
Tel: (592) 771-5402/5403
E-mail: annareginaoperations@demerarabank.com

Diamond Branch

Plantation Great Diamond, E.B.D
Tel: (592) 265-5706/8
E-mail: diamond@demerarabank.com

Le Ressenouvenir Branch

E 1/2 Lot 3 Public Rd. Area 'M' Plant. Le Ressenouvenir, E.C.D
Tel: (592) 220-6460/6483
E-mail: leressenouvenir@demerarabank.com

Mahaica Branch

Sublot Lettered 'A', Helena No. 1, Mahaica E.C.D
Tel: (592) 226-5663/5665/5674
E-mail: mahaicaoperations@demerarabank.com

Leonora Branch

Tract 'DB' Plant. Groenveldt, Leonora, W.C.D
Tel: +(592) 268-2074/2075
E-mail: leonora@demerarabank.com

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Building on the Past
BANKING FOR THE FUTURE.

Interim Report | 2025

Chairman's Review

Interim Report March 31, 2025

The unaudited financial statements of the Group as at March 31, 2025 were approved by the Board of Directors at its meeting on April 16, 2025.

The interim results for the first half of the current financial year reflect the continued strong growth from the preceding year. I am therefore pleased to report to Shareholders that the Profit After Taxation for the half year ending March 31, 2025 was G\$3.083B. This represents an increase of 43% over that in the corresponding period in the previous financial year when it was G\$2.154B. Deposits increased from G\$155.9B to G\$190.7B, an increase of 22%. Loans and Advances increased from G\$78.2B to almost G\$106B, reflecting an increase of 35% over the corresponding period in the previous year.

These results confirm the success of the bank's growth strategy as it pursues its plan to expand and enhance the quality of its customer service through investment in relevant infrastructure and systems.

While uncertainty continues to prevail in the global economic outlook on account of geo-political tension and uncertain trade policies, the domestic economy continues to record strong economic growth with that of fiscal year 2024 reported to be 43.6%.

Based on the financial performance for the first six months of the financial year, the Board of Directors has recommended an interim Dividend of G\$0.80 per share. This compares with G\$0.60 per share paid in the preceding year.

I would like to thank the staff of the bank at all levels for their continued commitment and support and the Board of Directors for their on-going advice and insights. Above all, I want to thank the customers of the Bank for their continued support.

Directors

The following persons are Directors of the Bank:

-Mr. Komal R. Samaroo (Chairman)	-Mr. Beasraj Singh Roy
-Mrs. Chandra Gajraj (Corporate Secretary)	-Mr. Rajendra Rampersaud
-Mr. Harryram Parmesar	-Ms. Ede Tyrell
-Mr. Garfield Wiltshire	-Ms. Zorina Gafoor

Directors Interest

The Interest of the Directors holding office at March 31, 2025 in the ordinary shares of the Bank were as follows:

	Beneficial Interest	Associate's Interest
Mr. Komal R. Samaroo (Chairman)	Nil	22,410,000
Mrs. Chandra Gajraj	1,000,000	Nil
Mr. Harryram Parmesar	361,346	Nil
Mr. Garfield Wiltshire	125,000	3,000
Mr. Beasraj Singh Roy	Nil	Nil
Mr. Rajendra Rampersaud	Nil	Nil
Ms. Ede Tyrell	700,000	700,000
Ms. Zorina Gafoor	Nil	Nil

Substantial Shareholding

Trust Company (Guyana) Limited	85,755,550	19.06%
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