Trinidad & Tobago Guardian

For the six months ended 30th June 2025, the ANSA Merchant Bank Group delivered solid results, posting a net operating income of TT$286.3 million, a 16.04% increase over TT$246.7 million in the same period last year. Earnings per share rose to TT$0.96, reflecting a 5.5% improvement from TT$0.91 in 2024. Total assets grew by 1.2%, reaching TT$10.34 billion and our shareholders' equity remained strong at TT$2.71 billion.

Banking

This segment, which includes ANSA Merchant Bank Limited, ANSA Merchant Bank (Barbados) Limited, ANSA Bank Limited and ANSA Wealth Management Limited, recorded net operating income of TT$146.3 million, a marginal decline from TT$154.9 million in Q2 2024. Profit before tax fell to TT$18.6 million from TT$52.2 million, primarily reflecting our deliberate and strategic investments in talent development, process optimization and IT infrastructure, critical enablers of long-term growth and operational resilience. Despite this, we continue to see strong growth in both our Retail and Merchant Banking operations. Our focus remains on enhancing efficiency and service delivery across both divisions through strategic investments and business integration.

Insurance

Our insurance businesses, including TATIL, TATIL Life, COLFIRE and Trident, performed well, with net operating income rising to TT$180.7 million, up from TT$139.7 million in Q2 2024. Profit before tax surged to TT$76.9 million, a 41.6% increase from TT$44.9 million, evidence of the strength and resilience of our insurance operations and investment portfolio.

Looking Ahead

We remain focused on sustainable growth across all segments. Our ongoing investment in digital transformation, operational efficiency and customer-centric strategies will enable us to adapt to the ever-evolving financial landscape. We are confident that these efforts will position us for continued success.

We extend our thanks to our dedicated teams, loyal customers, and stakeholders for their continued support and trust in the ANSA Merchant Bank Group.

A. Norman Sabga

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Chairman