**REPUBLIC FINANCIAL HOLDINGS LIMITED**
**CONSOLIDATED FINANCIAL HIGHLIGHTS**

| | UNAUDITED THREE MONTHS ENDED | | UNAUDITED NINE MONTHS ENDED | | AUDITED YEAR ENDED |
|---|---|---|---|---|---|
| | Jun-30-22 $'000 | Jun-30-21 $'000 | Jun-30-22 $'000 | Jun-30-21 $'000 | Sept-30-21 $'000 |
| Profit before taxation | 642,609 | 487,707 | 1,748,559 | 1,515,257 | 1,944,599 |
| Profit after taxation | 456,707 | 378,088 | 1,257,468 | 1,133,731 | 1,444,721 |
| Profit attributable to shareholders | 416,994 | 348,675 | 1,145,731 | 1,036,008 | 1,308,054 |
| Assets | | | 112,948,079 | 108,262,927 | 109,168,895 |
| Advances | | | 56,681,573 | 55,229,504 | 55,515,628 |
| Investment securities | | | 20,226,142 | 19,251,794 | 19,259,501 |
| Deposits and other funding instruments | | | 92,916,936 | 91,653,772 | 91,228,188 |
| Stated capital | | | 906,523 | 875,175 | 879,962 |
| Equity attributable to equity holders of the parent | | | 12,109,880 | 10,732,038 | 11,732,151 |
| **Information per share** | | | | | |
| Earnings per share | | | $7.03 | $6.37 | $8.05 |
| Number of shares - average ('000) | | | 162,902 | 162,529 | 162,528 |

**Chairman's Comments**

During the third quarter of the Group's Fiscal year all the countries where we operate continued the relaxation of Covid related protocols which positively impacted the tourism dependent areas, where economic activity continues to improve steadily. The Group also benefitted from rising interest rates on US dollar denominated securities in some of our operations. These positive impacts were somewhat dampened by continued supply chain disruptions and inflationary pressures resulting from the Russia/Ukraine war.

Against this backdrop, I am very pleased to report that Republic Financial Holdings Limited (RFHL) recorded profit attributable to its equity holders of $1.15 billion for the nine-months ended June 30, 2022. This is an increase of $109.7 million or 10.6% over the $1.04 billion reported in the corresponding period of the last financial year. Our performance for this period of 2022 reflects a modest improvement over our core pre-Covid 2019 third quarter performance, by $6.3 million or 0.6%.

Total assets stood at $112.9 billion at June 30, 2022, an increase of $4.7 billion or 4.3% over the total assets at June 2021. This increase was funded by growth in customer deposits across our subsidiaries in the Cayman Islands, Eastern Caribbean, Guyana, and Barbados.

Amid continued economic uncertainty, the Group remains focused on cost management, improving the experiences of our clients and staff through increased investment in our digital offerings and continuing to provide a safe working environment for our teams.

I would like to express my gratitude and thanks to every member of the Republic Team as it is their commitment every day to serve our clients and communities with excellence that has enabled this outcome for the RFHL Group.

**Vincent Pereira**
**Chairman**

July 29, 2022