

**REPUBLIC FINANCIAL HOLDINGS LIMITED
CONSOLIDATED FINANCIAL HIGHLIGHTS**

	UNAUDITED THREE MONTHS ENDED		AUDITED YEAR ENDED
	Dec-31-25 \$Mn	Dec-31-24 \$Mn	Sept-30-25 \$Mn
Profit before taxation	927	824	3,272
Profit after taxation	674	619	2,448
Profit attributable to shareholders	596	547	2,202
Assets	131,100	123,645	127,132
Advances	75,542	69,933	74,118
Investment securities	18,975	20,220	19,934
Deposits and other funding instruments	108,288	103,180	105,145
Stated capital	964	950	959
Equity attributable to equity holders of the parent	15,314	14,039	15,270
Information per share			
Earnings per share	\$3.67	\$3.36	\$13.52
Dividends based on the results of the period	\$0.55	\$0.55	\$6.00
Number of shares - average ('000)	162,256	162,979	162,851

Chairman's Comments

I am pleased to report that Republic Financial Holdings Limited (RFHL) recorded profit attributable to its equity holders of \$595.7 million for the three-months ended December 31, 2025. This represents an increase of \$48.7 million or 8.9% over the \$547 million reported in the corresponding period of the last financial year. Total assets stood at \$131.1 billion at December 31, 2025, an increase of \$7.5 billion or 6% over the total assets at December 2024. This increase was mainly fuelled by growth in loans across our subsidiaries, despite the ongoing economic challenges in some environments.

The Group's first quarter results were driven by steady core earnings, supported by stable asset quality and disciplined cost management. Our capital and liquidity positions remain robust, providing a strong foundation to sustain future growth.

Based on these results, the Board of Directors has declared a quarterly interim dividend of \$0.55 per share, which is the same as the prior year, payable on February 27, 2026, to shareholders on record as of February 13, 2026. Strategically, the Group continued to advance key initiatives aimed at strengthening operational efficiency, enhancing customer experience, and investing in digital capabilities. We remain focused on sustainable growth, ensuring that innovation and expansion are pursued in a manner that aligns with our long-term value creation objectives and our commitment to sound governance.

On behalf of the Board, I extend my appreciation to our management and staff for their continued professionalism and commitment, and to our shareholders for their ongoing trust and support.



I would also like to express my appreciation to my predecessor, Mr. Vincent Pereira, for his exemplary leadership, commitment and outstanding service to the Board and the organization during his tenure.

Yashmid Karamath

Chairman

January 28, 2026

