REPUBLIC FINANCIAL HOLDINGS LIMITED
CONSOLIDATED FINANCIAL HIGHLIGHTS

	UNAUDITED THREE MONTHS ENDED		UNAUDITED NINE MONTHS ENDED		AUDITED YEAR ENDED
	Jun-30-26 $Mn	Jun-30-25 $Mn	Jun-30-26 $Mn	Jun-30-25 $Mn	Sept-30-25 $Mn
Profit before taxation	698	717	2,327	2,267	3,272
Profit after taxation	529	564	1,740	1,720	2,448
Profit attributable to shareholders	457	488	1,525	1,501	2,202
Assets			134,605	128,963	127,132
Advances			77,401	73,521	74,118
Investment securities			21,934	20,690	19,934
Deposits and other funding instruments			111,973	107,034	105,145
Stated capital			967	958	959
Equity attributable to equity holders of the parent			15,907	14,926	15,270
Information per share					
Earnings per share			$9.40	$9.21	$13.52
Dividends based on the results of the period			$2.15	$2.15	$5.70
Number of shares - average ('000)			162,120	162,969	162,851

Chairman's Comments

I am pleased to present the results of Republic Financial Holdings Limited (RFHL) for the nine-month period ended June 30, 2026. During the period, the Group generated profit attributable to equity holders of $1.52 billion, an increase of $24 million or 1.6% when compared to the same period in the prior year.

The Group continues to deliver a strong financial performance against a backdrop of evolving economic conditions across our operating territories, demonstrating the strength of our diversified business model and the resilience of our regional franchise. RFHL's financial position remains robust. As at June 30, 2026, total assets stood at TT$134.6 billion, supported by a well-diversified portfolio of earning assets. Loans and advances amounted to TT$77.4 billion, while customer deposits reached TT$105.3 billion, reflecting the confidence our customers continue to place in the Group. Shareholders' equity increased to TT$17.4 billion, providing a strong capital foundation to support future growth and maintain resilience in an increasingly dynamic environment.

Based on these results, the Board of Directors has declared a quarterly interim dividend of $1.00 per share, the same as the prior year, payable on August 28, 2026, to shareholders on record as of August 14, 2026.

The operating environment during the quarter continued to be shaped by heightened global trade tensions, inflationary pressures, and varying levels of economic activity across the markets in which the Group operates. During these uncertain times the Group remains focussed on disciplined execution of strategy, prudent risk management and maintaining strong capital, liquidity and balance sheet positions.

Our investment in technology continues to deliver tangible results, with the implementation of digital customer onboarding across most of our subsidiaries. By simplifying how customers engage with us, we are enhancing service delivery, increasing operational efficiency, and positioning the Group for sustainable growth in an increasingly digital landscape. The Board is confident that the Group is well positioned to continue to create value for our shareholders, customers and the communities we serve.

As we look ahead to the remainder of the financial year, our priorities remain clear. We will continue to focus on delivering sustainable growth, deepening customer relationships, investing in technology and our people, and maintaining the disciplined financial management that has consistently characterized the Group's performance.

Yashmid Karamath
Chairman
July 29, 2026