REPUBLIC FINANCIAL HOLDINGS LIMITED
CONSOLIDATED FINANCIAL HIGHLIGHTS

	UNAUDITED THREE MONTHS ENDED		UNAUDITED SIX MONTHS ENDED		AUDITED YEAR ENDED
	Mar-31-25 $Mn	Mar-31-24 $Mn	Mar-31-25 $Mn	Mar-31-24 $Mn	Sept-30-24 $Mn
Profit before taxation	725	742	1,551	1,457	3,008
Profit after taxation	536	561	1,157	1,131	2,272
Profit attributable to shareholders	465	498	1,014	1,002	2,005
Assets			126,683	117,509	118,540
Advances			71,397	63,935	67,299
Investment securities			19,333	20,682	20,516
Deposits and other funding instruments			105,146	97,760	97,869
Stated capital			951	939	943
Equity attributable to equity holders of the parent			14,382	13,342	14,077
Information per share					
Earnings per share			$6.22	$6.15	$12.30
Dividends based on the results of the period			$1.15	$1.15	$5.70
Number of shares - average ('000)			162,994	162,953	163,007

Chairman’s Comments

As the global community continued to grapple with evolving macroeconomic conditions and geopolitical uncertainty, the Republic Financial Holdings Group continued to demonstrate resilience, operational strength, and commitment to delivering sustainable value to our stakeholders.

Against this uncertainty, the Group recorded profits attributable to equity holders of $1.01 billion for the period ended March 31, 2025, an increase of 1.1% when compared to the prior period. Growth for the period was bolstered by our robust loan growth and prudent cost management.

Total assets stood at $126.7 billion at March 31, 2025, an increase of $9.2 billion or 7.8% over the total assets at March 2024. This increase was mainly fuelled by growth in the loan portfolios across all subsidiaries, with healthy contributions from both our retail and corporate banking segments.

Based on these results, the Board of Directors has declared the second quarterly interim dividend for the year, of $0.60 per share, payable on May 29, 2025, to shareholders on record as at May 14, 2025.

In a period marked by global uncertainty and market volatility, we continue to prioritize financial stability and long-term value creation, while also reinforcing our role as a responsible financial institution. Our strategic transformation journey is progressing well, and we remain focused on enhancing our digital banking capabilities, deepening customer relationships, and innovating across all touchpoints.

Looking ahead, while uncertainties will persist in the global economy, the RFHL Group is well-positioned to navigate challenges and capitalize on opportunities. We remain committed to delivering sustainable value to our shareholders, supporting our customers, and contributing to the broader economy.

On behalf of the Board, I extend my sincere appreciation to our customers for their trust, our employees for their dedication, and our shareholders for their continued support. Together, we will build on this momentum in the quarters ahead.

Vincent A. Pereira
Chairman
April 30, 2025