REPUBLIC FINANCIAL HOLDINGS LIMITED
CONSOLIDATED FINANCIAL HIGHLIGHTS

	UNAUDITED THREE MONTHS ENDED		UNAUDITED NINE MONTHS ENDED		AUDITED YEAR ENDED
	Jun-30-25 $Mn	Jun-30-24 $Mn	Jun-30-25 $Mn	Jun-30-24 $Mn	Sept-30-24 $Mn
Profit before taxation	717	702	2,267	2,158	3,008
Profit after taxation	564	541	1,720	1,672	2,272
Profit attributable to shareholders	488	475	1,501	1,477	2,005
Assets			128,963	118,360	118,540
Advances			73,521	65,591	67,299
Investment securities			20,690	21,278	20,516
Deposits and other funding instruments			107,034	98,158	97,869
Stated capital			958	942	943
Equity attributable to equity holders of the parent			14,926	13,723	14,077
Information per share					
Earnings per share			$9.21	$9.06	$12.30
Dividends based on the results of the period			$2.15	$2.15	$5.70
Number of shares - average ('000)			162,969	162,953	163,007

Chairman's Comments

For the nine-month period ending June 30, 2025, the Republic Financial Holdings Limited Group ("the Group") delivered a strong performance. In an ever changing and challenging global operating environment, this steady and reliable performance is testament to the Group's resilience, strong diversified business model and prudent risk management practices.

The Group recorded profits after tax and non-controlling interests of $1.5 billion for the period ending June 30, 2025, an increase of 1.7% compared to the same period in the prior year. The underlying performance of our core banking operations remained sound, with continued growth in net interest income and improved customer engagement across key markets. These outcomes are a testament to the strength of our franchise, the depth of our customer relationships, and the commitment of our teams across all subsidiaries.

Our asset base remains robust, reinforced by strong capital positions and healthy liquidity buffers, which continue to support our long-term strategy and provide a solid foundation for sustainable growth. Our commitment to digital innovation and operational efficiency remains a priority, and we are progressing steadily on key initiatives aimed at enhancing the customer experience and improving cost structures. During the quarter, the Group initiated its Offer to acquire the remaining shareholding in Cayman National Corporation in the Cayman Islands. The Offer closed on July 29, 2025.

Based on these results, the Board of Directors has declared the third quarterly interim dividend for the year of $1.00 per share, payable on August 29, 2025, to shareholders on record as at August 15, 2025.

While economic conditions remain fluid, we are confident in our ability to adapt and deliver long-term value. The Group will maintain its focus on operational efficiency, employee engagement, risk discipline, and delivering superior customer experiences as we continue to build a more agile and future-ready organization.

I extend my sincere gratitude to our employees, customers, shareholders, and regulators for their continued support.

Vincent A. Pereira
Chairman
July 30, 2025