REPUBLIC FINANCIAL HOLDINGS LIMITED
CONSOLIDATED FINANCIAL HIGHLIGHTS

	UNAUDITED THREE MONTHS ENDED		UNAUDITED SIX MONTHS ENDED		AUDITED YEAR ENDED
	Mar-31-26 $Mn	Mar-31-25 $Mn	Mar-31-26 $Mn	Mar-31-25 $Mn	Sept-30-25 $Mn
Profit before taxation	703	725	1,629	1,551	3,272
Profit after taxation	538	536	1,211	1,157	2,448
Profit attributable to shareholders	473	465	1,068	1,014	2,202
Assets			133,661	126,683	127,132
Advances			76,059	71,397	74,118
Investment securities			21,216	19,333	19,934
Deposits and other funding instruments			111,168	105,146	105,145
Stated capital			965	951	959
Equity attributable to equity holders of the parent			15,615	14,382	15,270
Information per share					
Earnings per share			$6.58	$6.22	$13.52
Dividends based on the results of the period			$1.15	$1.15	$5.70
Number of shares - average ('000)			162,299	162,994	162,851

Chairman's Comments

I am pleased to report that the Group delivered a solid financial performance for the first half of the 2026 financial year, recording $1.07 billion in profits attributable to its equity holders, an increase of $54 million or 5.4% over the $1.01 billion recorded in the same period of the prior year. Total assets stood at $133.7 billion at March 31, 2026, an increase of $7.0 billion or 5.5% above the total assets as at March 31, 2025. This growth was mainly driven by growth in the loans and investments of the Group. This outcome reflects the resilience of our Group, the disciplined execution of our strategy, and the continued trust placed in us by our customers and stakeholders.

Despite this positive momentum, the operating environment across our markets remained challenging. Geo-political uncertainty, economic headwinds, inflationary pressures, tighter liquidity conditions, and uneven growth trajectories have impacted government, consumer and corporate activity across the countries in which we operate. These factors have required careful navigation, particularly in managing credit risk and maintaining prudent capital and liquidity positions, while the Group's diversified portfolio provide inherent counterweights. We also continue to enhance our risk management frameworks, optimize our cost base, and invest in digital transformation to improve efficiency and customer experience.

Based on these results, the Board of Directors has declared a quarterly interim dividend of $0.60 per share, which is the same as the prior year, payable on May 28, 2026, to shareholders on record as of May 15, 2026.

Looking ahead, we are mindful that the geo-political and economic environments will remain unpredictable in the short term. However, the Group remains well-positioned to navigate these uncertainties. Our strong capital base, robust governance, and clear strategic direction provide a solid foundation for sustainable growth. The Group remains committed to delivering long-term value to shareholders while supporting the communities and economies in which we operate.

On behalf of the Board, I would like to extend my sincere appreciation to our management team and staff for their dedication and professionalism, and to our customers, regulators, and shareholders for their continued confidence in the Group.

Yashmid Karamath
Chairman
April 29, 2026