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INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF REPUBLIC FINANCIAL HOLDINGS LIMITED

REPORT ON THE AUDIT OF THE SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

Opinion

The summary consolidated financial statements, which comprise the consolidated statement of financial position as at September 30, 2025, and the consolidated statement of income, consolidated statement of comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and related summary notes, are derived from the audited consolidated financial statements of Republic Financial Holdings Limited and its subsidiaries (the "Group") for the year ended September 30, 2025.

In our opinion, the accompanying summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements, on the basis described in Notes 2 and 3.

Summary Consolidated Financial Statements

The summary consolidated financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the summary consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon.

The Audited Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated November 7, 2025. That report also includes the communication of Key Audit Matters. Key Audit Matters are those matters that, in our professional judgment, were most significant in our audit of the consolidated financial statements of the current period.

Responsibility of Management for the Summary Consolidated Financial Statements

Management is responsible for the preparation of the summary consolidated financial statements on the basis described in Notes 2 and 3.

Auditor's Responsibility for the Audit of the Summary Consolidated Financial Statements

Our responsibility is to express an opinion on whether the summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

Port of Spain,
TRINIDAD:
November 7, 2025

Audited Annual Group Results

	September 30, 2025	September 30, 2024
	\$ Mn	\$ Mn
Profit attributable to equity holders of the Parent	2,202	2,005
Total Assets	127,132	118,540
Total Liabilities	110,520	103,055
Total Equity	16,612	15,485
Earnings per share (expressed in \$ per share)	\$13.44	\$12.25
Diluted earnings per share (expressed in \$ per share)	\$13.49	\$12.29
Dividends per share (expressed in \$ per share)	\$6.00	\$5.70
Return on average assets (expressed as a %)	1.99%	1.73%
Return on average equity (expressed as a %)	15.01%	13.87%

Note 1

These financial highlights are prepared in accordance with criteria developed by management. Under these criteria, management discloses extracts from the consolidated statement of financial position and consolidated statement of income. These financial highlights are derived from the audited consolidated financial statements of Republic Financial Holdings Limited and its subsidiaries for the year ended September 30, 2025, which have been prepared in accordance with International Financial Reporting Standards

CHAIRMAN'S HIGHLIGHTS

For the past financial year, the Republic Financial Holdings Limited Group ("the Group") has delivered record results, strengthened its balance sheet, and deepened relationships with our customers and communities. Despite a dynamic and often-challenging global and regional economic environment, your Group's exceptional year has been one of strong performance, disciplined execution, and meaningful progress in advancing our strategic priorities. Most importantly, any success this year reflects the continued stakeholder trust, the confidence of our clients, the commitment of our employees, the strength of our management team and the sustained performance across the sixteen (16) countries where the Group operates, that in turn enables access to multiple and diverse income streams.

Your Group achieved a profit attributable to equity holders of \$2.2 billion for the year ended September 30, 2025. This is an increase of \$196 million or 9.8% over the 2024 reported profit of \$2 billion, driven by sustained loan growth, prudent risk management, and improved operational efficiency. The Group's capital and liquidity positions remain robust, providing a solid foundation for continued growth and innovation. Our capital adequacy ratios remain robust across all sixteen countries where we operate and at the consolidated level.

The Board of Directors has declared a final dividend of \$3.85 per share, bringing the total dividend to \$6.00 per share for the fiscal year (2024: \$5.70), an increase of 5.3% or \$0.30, over the previous year. With a closing share price of \$106.62, this equates to a dividend yield of 5.63% (2024: 5.09%) and a total annual dividend payment of \$983 million (2024: \$933 million). The final dividend will be paid on December 5, 2025, to shareholders on record as of November 21, 2025.

Throughout the year, we continued to execute on our strategic priorities, enhancing customer experience, accelerating digital transformation, and embedding sustainability and good

governance at the core of our operations. We expanded our digital channels to meet evolving customer needs, and invested in technology to make banking simpler, faster, and more secure.

We also recognize that our success is really measured by the positive impact we create in the communities we serve. Through our social investment programs and partnerships, we continued to support national communities, youth development, and small business growth, helping to build more inclusive and resilient economies everywhere we operate.

Looking ahead, while global uncertainties and market volatility will persist, we remain confident in our ability to navigate change and seize new opportunities. Our strategic focus remains clear; to deliver sustainable value to our shareholders, provide exceptional service to our customers, and foster a culture of integrity, innovation, and inclusion across the organization.

On behalf of the Board, I wish to extend my sincere appreciation to our management team and employees for their commitment, dedication and professionalism, and to our customers and shareholders for their continued trust and support. Together, we look forward to another year of progress, growth, and shared success.



Vincent A. Pereira
Chairman
November 7, 2025



EXPANDING OUR Sustainable Footprint



NGOs/Partners

Qtr. 4 **53**

Year to date **308**



Contributions

Qtr. 4 **3.34** Million

Year to date **28.33** Million

Built on the pillars, the power to learn, the power to succeed, the power to help and the power to care, the Power to Make A Difference programme provides the opportunity to engage diverse communities in the pursuit of sustainable development.

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