

Republic Financial Holdings Limited (RFHL) 2025

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
<p>Content</p> <p>RFHL’s sustainability strategy focuses on three pillars:</p> <p>(1) Strategic Capital Mobilisation: Direct capital to catalyse transition and sustainable growth by setting quantified sustainable finance targets, scaling resilient financial products (renewable energy, low-carbon technologies, social-impact initiatives), and actively facilitating regional access to global climate finance, particularly for local institutions and Micro, Small, and Medium Enterprises (MSMEs) in countries where we operate.</p> <p>(2) Policy Influence and Thought Leadership: Advance regional sustainability leadership and market development through best-in-class,</p>	<p>Content</p> <p>In 2021, the Group utilised UNEP FI’s impact analysis tool to assess the positive and negative environmental and social impacts of its activities. The analysis considered the Group’s three core portfolios:</p> <ul style="list-style-type: none"> • Retail Portfolio, targeting individual customers • Commercial Portfolio, targeting businesses • Corporate Portfolio, targeting larger clients and those beyond the Group’s countries of incorporation <p>The significant negative impact areas identified included Climate, Resource Efficiency, and Inclusive, Healthy Economies. Based on these findings, RFHL set targets for the Group’s significant negative impact areas in</p>	<p>Content</p> <p>Our strategy extends beyond portfolio management and risk mitigation to recognise that long-term resilience is built through sustained investment in people and communities. At RFHL, we advance the SDGs by empowering the communities we serve. The Centre for Business Innovation (CBI) acts as a dedicated vehicle for supporting MSMEs, with a core mandate to dismantle traditional financial barriers that exclude viable enterprises due to limited collateral or formal banking histories. By extending the Bank’s reach into underserved markets and improving access to critical capital, CBI delivers more than financing. It directly supports food security, job creation, and entrepreneurship, contributing meaningfully to inclusive and sustainable economic development.</p>

transparent sustainability reporting, proactive policy engagement with key stakeholders (governmental bodies, non-governmental organisations (NGOs), industry peers, financial regulators, and key multilateral organisations), and strategic participation in local and global forums that shape sustainable finance standards; and

(3) Corporate Sustainability Risk Management: Strengthen enterprise resilience by embedding advanced corporate sustainability risk standards into the Enterprise Risk Management (ERM) framework, enhancing emissions analysis, and building internal capacity for resilient sustainability risk management.

As a regulated financial group, RFHL operates in compliance with applicable laws and regulations across jurisdictions where we operate and is guided by leading international sustainability frameworks including United Nations Environment Programme Finance Initiative (UNEP FI) Principles for

Climate and Financial Health and Inclusion.

The Group continues to review its asset distribution on an ongoing basis. As there have been no material changes to our portfolio composition or sector coverage since the original assessment, there is currently no basis to redo the impact analysis, and the findings remain relevant and valid.

Climate

As part of its climate transition strategy, RFHL has established an interim financed emissions intensity target for its commercial real estate portfolio, committing to a 26.4% reduction in estimated emissions intensity from 0.13139 tCO₂e/m² per year to 0.096 tCO₂e/m² per year by 2030. In support of this ambition, and reflecting our broader commitment to climate finance, RFHL established a Group-wide target in 2021 to lend and invest USD 200 million in climate financing by 2025, a challenging objective that was surpassed by 18% in December 2025. Building on this momentum, the Group is currently working to establish a new climate

In 2024, Republic Bank launched a TTD 50 million loan facility for agricultural SMEs as part of its USD 100 million agricultural financing commitment, aligned with CARICOM's "Vision 25 by 2025" food security agenda. As of September 2025, TTD 52.6 million had been disbursed through 271 loans, supporting poultry, hydroponics, and other agribusinesses in Trinidad and Tobago.

More broadly, under the Group's TTD 200 million MSME lending programme, TTD 119.8 million had been disbursed to 1,588 MSMEs as of September 2025, including TTD 54.38 million provided to 762 women-led businesses. While the overall disbursement target is still in progress, the target for the number of MSMEs supported through lending has been successfully achieved.

As mentioned, in 2026, the Group is working to establish additional targets under this impact area. These will be Group-wide targets and will be disclosed transparently as part of our ongoing

<p>Responsible Banking (PRB), the Net-Zero Banking Alliance (NZBA), and the UN Sustainable Development Goals (SDGs).</p>	<p>finance target and will continue to transparently disclose its lending activities and progress in this area.</p> <p>Financial Health and Inclusion</p> <p>Recognising the financing gap faced by MSME customers and the critical role of MSMEs in driving inclusive economic growth, RFHL has set a target to disburse TT\$200 million in loans to MSMEs in Trinidad and Tobago by 2025. TTD 119.8 million had been disbursed to 1,588 MSMEs as of September 2025, including TTD 54.38 million provided to 762 women-led businesses. While the overall disbursement target is still in progress, the target for the number of MSMEs supported through lending has been successfully achieved.</p> <p>In 2026, the Group is working to establish additional targets under this impact area. These will be Group-wide targets and will be disclosed transparently as part of our ongoing commitment to supporting inclusive and sustainable economic development.</p>	<p>commitment to supporting inclusive and sustainable economic development.</p>
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<p>Links & references For more details: https://www.rfhl.com/wp-content/uploads/2025/11/RFHL-Sustainability-Report-2025.pdf RFHL's Sustainability Report pages 3 and 21</p>	<p>Links & references For more details: https://www.rfhl.com/wp-content/uploads/2025/11/RFHL-Sustainability-Report-2025.pdf RFHL's Sustainability Report pages 19, 26, 27, 28, 36 and 37.</p> <p>https://www.rfhl.com/wp-content/uploads/2024/12/PRB-Reporting-and-Self-Assessment-2024.pdf PRB Self-Assessment Report 2024 pages 7- 26</p> <p>https://republictt.com/news/republic-financial-holdings-limited-surpasses-us200-million-climate-finance-target</p>	<p>Links & references For more details: https://www.rfhl.com/wp-content/uploads/2025/11/RFHL-Sustainability-Report-2025.pdf RFHL's Sustainability Report pages 19, 36 and 37.</p>
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Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
<p>Content</p> <p>RFHL engages and collaborates closely with a broad range of stakeholders to implement the principles, including structured consultation with governmental bodies to inform and support national sustainability policies and regulatory frameworks, as well as regular dialogue with regulators, clients, NGOs, communities, and academia to understand impacts and align priorities.</p> <p>Republic Bank’s PMAD programme continues to serve as a strategic pillar of the Group’s social investment agenda, actively advancing education, sports, health, arts and culture, youth development, inclusion, and environmental sustainability across its regional subsidiaries. Over the past two decades, PMAD has evolved into a comprehensive partnership model that builds NGO capacity, strengthens</p>	<p>Content</p> <p>RFHL’s sustainability approach is guided by a robust governance and operational framework. The Group Sustainability Unit (GSU), overseen by the Group General Counsel and Group Vice President, ensures that sustainability commitments are systematically embedded in decision-making, risk management, and reporting, aligned with UNEP FI PRB, NZBA and SDGs. The Group’s Sustainability Policy serves as an operational blueprint across all sixteen (16) subsidiaries, integrating long-term financial, environmental, and social resilience into key processes, including credit and investment decisions, procurement, product design, and energy/resource management. This approach drives operational efficiency, cost reduction, risk mitigation, and sustainable value creation, while supporting transparent accountability</p>	<p>Content</p> <p>RFHL’s Annual Report 2025 provides a brief overview of sustainability initiatives; however, the Group’s Sustainability Report 2025 is published as a standalone document.</p> <p>While third-party assurance was not conducted for the Group’s Sustainability Report 2025, it was obtained for our third PRB Self-Assessment Report in 2024.</p>

<p>accountability, and ensures measurable impact against the SDGs through structured reporting, compliance reviews, and milestone-based funding. The Group Sustainability Unit (GSU) continues to provide oversight, guidance, and technical support to ensure sustainability principles are effectively integrated across PMAD projects and initiatives.</p>	<p>and alignment with international sustainability commitments.</p> <p>Sustainability training continues into FY2025- 2026, with all branches of our Trinidad and Tobago subsidiary having participated during FY2024-2025.</p>	
<p>Links & references For more details: https://www.rfhl.com/wp-content/uploads/2025/11/RFHL-Sustainability-Report-2025.pdf RFHL's Sustainability Report pages 56, 57, 59, 60 and 61.</p> <p>https://republictt.com/pdfs/annual-reports/RFHL-ANNUAL-REPORT-2025.pdf RFHL's Annual Report 2025-page PMAD 94, 95, 96 and 97.</p>	<p>Links & references For more details: https://www.rfhl.com/wp-content/uploads/2025/11/RFHL-Sustainability-Report-2025.pdf RFHL's Sustainability Report pages 18 and 23.</p>	<p>Links & references For more details: https://republictt.com/pdfs/annual-reports/RFHL-ANNUAL-REPORT-2025.pdf RFHL's Annual Report 2025 pages 82 and 83.</p> <p>https://www.rfhl.com/wp-content/uploads/2024/12/PRB-Reporting-and-Self-Assessment-2024.pdf PRB Self-Assessment Report Assurance pages 35, 36 and 37</p>