

RFHL records \$2.2b in profit

REPUBLIC Financial Holdings Ltd (RFHL) has reported a profit attributable to equity holders of \$2.2 billion for the year ended September 30, up \$196 million, or 9.8%, from the same period last year.

Chairman of RFHL Vincent A Pereira noted in a release yesterday that the increase was driven by sustained loan growth, prudent risk management and improved operational efficiency.

While presenting the results, he said: 'For the past financial year, the Republic Financial Holdings Ltd 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, the Group's exceptional year has been one of strong performance, disciplined execution, and meaningful progress in advancing our strategic priorities.'

Pereira said based on the results, the board of the directors declared the final dividend payment as \$3.85 per share, bringing the total dividend to \$6 per share for the fiscal year. This represents a 5.3% or \$0.30 increase compared to \$5.70 in 2024.

'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,' the release stated.

Pereira added: 'RFHL's capital and liquidity positions remain robust, providing a solid foundation for continued growth and innovation, and our capital adequacy ratios remain robust across all 16 countries where we operate and at the consolidated level.'

He continued: '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 also recognise that our success is really measured by the positive impact we create in the communities we serve. Through our social investment programmes 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.'

Pereira said: '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 organisation.'

He thanked RFHL's management team and employees, saying: '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.'