Republic Bank (Grenada) Limited

UNAUDITED FINANCIAL HIGHLIGHTS

HALF-YEAR ENDED MARCH 31, 2026

	Mar-31-26 $'000	Mar-31-25 $'000	Sept-30-25 $'000
Profit before taxation	18,479	8,260	20,452
Profit after taxation	13,531	6,327	15,492
Profit attributable to shareholders	13,531	6,327	15,492
Assets	2,517,467	2,357,290	2,385,237
Advances	1,177,986	1,117,649	1,181,369
Investment securities	604,718	416,054	484,058
Deposits and other funding instruments	1,901,997	1,840,751	1,822,301
Stated capital	117,337	117,337	117,337
Total equity	269,192	251,454	260,190
Information per share			
Earnings per share	$3.59	$1.68	$4.10
Number of shares - average ('000)	3,774	3,774	3,774

CHAIRPERSON'S STATEMENT

For the six months ended March 31, 2026, the Bank recorded Net Profit after Tax of $13.53 million, a 113.9% increase from the $6.33 million recorded for the corresponding period last year. This improved result is mainly driven by a $7.02 million increase in income and a $5.46 million decrease in loan losses. Total assets increased by $0.132 billion over the $2.39 billion reported as at September 30, 2025. The Bank remains well capitalised with total capital ratio of 13.1%.

Based on the Bank's performance for the half year ended March 31, 2026, the Board of Directors has declared an interim dividend of $1.00 per share payable on May 15, 2026, to shareholders on record as at April 24, 2026.

Grenada's economic outlook remains positive with projected growth to average 4.8% over the medium term, the main contributors being construction, transport and wholesale/retail sectors. However, downside risks associated with geo-political conflicts and tensions, global economic uncertainties, and ever-present climate risk may dampen this outlook. Despite these risks, the Bank remains well positioned to benefit from the positive trends.

Karen Yip Chuck
CHAIRPERSON
April 16, 2026