



## Republic Financial Holdings Limited

November 3, 2023

Dear Shareholder,

We are pleased to advise that our Annual General Meeting will be held in-person at the Ballroom of the Hyatt Regency Trinidad on December 11, 2023.

I am pleased to enclose the formal Notice of the 2023 Annual Meeting of Republic Financial Holdings Limited (RFHL), together with the Management Proxy Circular and Form of Proxy. As customary, our 2023 Annual Report and Audited Financial Statements are available electronically for viewing and/or download on our website at [rfhl.com/investor-relations](http://rfhl.com/investor-relations). This is in accordance with the Electronic Transactions Act.

We continue this year with the provision of an audio book of the Annual Report with braille notification on the hard copy, guiding the visually impaired to access the audio book.

Information on this year's performance will be presented by the Group President and CEO of RFHL, Nigel Baptiste, at the Annual Meeting. I also invite those of you who would like to read my Chairman's report and the Group President's report in full, to view the electronic version on the above-mentioned website.

Should you prefer to have a physical copy of the Annual Report or if your contact information has changed, please send us an email at [sharerelation@rfhl.com](mailto:sharerelation@rfhl.com) or contact our Share Relations Officer, Customer Care and Support Centre at 625-4411, extension 69595.

If you wish to appoint a proxy, please remember to submit the completed proxy form at least 48 hours prior to the meeting.

I look forward to seeing you at our Annual Meeting on December 11, 2023.

Yours sincerely,

VINCENT PEREIRA  
Chairman