Form of Proxy

Republic of Trinidad & Tobago

The Companies Act, Chap. 81:01 (Section 143(1)) Company No: R622 (C)

NAME OF COMPANY

Republic Financial Holdings Limited

PARTICULARS OF MEETING

Eleventh Annual Meeting of the Shareholders of the Company to be held at the Hyatt Regency Trinidad, Port of Spain, on Monday December 14, 2026, at 9:30 a.m.

I/We, being shareholder(s) of Republic Financial Holdings Limited, hereby appoint Yashmid Karamath or failing him, Karen Yip Chuck, Directors of the Company or

_____
(Block Letters)

of _____
(Block Letters)

as my/our proxy to vote for me/us on my/our behalf at the above meeting and at any adjournment thereof in the same manner, to the same extent and with the same powers as if I/we were present at the said meeting or such adjournment or adjournments thereof.

Dated this _____ day of _____ 2026

Name _____ Signature _____
(Block Letters)

Name _____ Signature _____
(Block Letters)

Please indicate with an "X" in the spaces below how you wish your proxy to vote on the Resolutions referred to. If no such indication is given, the proxy will exercise his discretion as to how he/she votes or whether he/she abstains from voting.

RESOLUTIONS	FOR	AGAINST
1 The Audited Financial Statements of Republic Financial Holdings Limited for the year ended September 30, 2026, and Reports of the Directors and Auditors, be and are hereby received.		
2 Election of Directors:		
a Colin Soo Ping Chow be and is elected a Director for a term expiring at the close of the third Annual Meeting following this appointment.		
b Karrel Woods be and is elected a Director for a term expiring at the close of the third Annual Meeting following this appointment.		
c Christlyn Moore be and is elected a Director for a term expiring at the close of the third Annual Meeting following this appointment.		
d Ramnarine Persad be and is elected a Director for a term expiring at the close of the third Annual Meeting following this appointment.		
3 The Auditors, Ernst & Young Services Limited be reappointed and the Directors be authorised to fix their remuneration.		

NOTES

1 This is the Eleventh Annual Meeting of Republic Financial Holdings Limited since the Republic Bank Limited Vesting Order by Legal Notice #215 of 2015 and the subsequent name change.

2 If it is desired to appoint a proxy other than the named Directors, the necessary deletions must be made and initialled and the name inserted in the space provided. In the case of joint holders, the signature of any holder is sufficient but the names of all joint holders should be stated.

3 If the appointor is a Corporation, this form must be under its Common Seal or under the name of an officer of the Corporation duly authorised on its behalf.

4 The completed form must be deposited with the Registrar, the Trinidad and Tobago Central Depository Limited, 10th Floor, Nicholas Tower, 63-65 Independence Square, Port of Spain, Trinidad and Tobago at least 48 hours before the time appointed for holding the meeting or adjourned meeting.

Return to:

The Registrar
Trinidad and Tobago Central Depository
10th Floor, Nicholas Tower
63-65 Independence Square
Port of Spain
Trinidad, W.I.

Karrel A. Woods

Karrel Woods is an experienced, senior level qualified accountant with over twenty years of professional experience and a plethora of proficiencies in the integration of processes and procedures in alignment with International Financial Reporting Standards to impact efficiency. As a financial management expert, she has a proven track record of delivering value through quality service delivery, and her solutions-driven disposition ensures that she consistently brings progressive ideas to the decision-making table. Her solid reputation for the execution of innovative approaches, her proven principles, and world-class standards make her a standout professional and resonant leader.

Her career encompasses more than two decades of sterling professional experience including roles such as: Head – Finance and Accounting (Ag) – National Insurance Property Development Company Limited, Financial Controller – Yorke Structures Limited / Mt. Irvine Bay Hotel Limited, Finance Manager – Agostini Insurance Brokers Limited and her current role as Head, Finance Caribbean – Actavo Caribbean. She is known for her strong combination of leadership and technical skills.

Ms. Woods holds an Executive Master of Business Administration from the Arthur Lok Jack Graduate School of Business. She is a Certified Forensic Accounting Specialist and a Fellow member of the Association of Chartered Certified Accountants.

Ramnarine Persad

In his outstanding professional career, Ramnarine Persad has decades of experience in leading roles within the Massy Group. These include directorships on several boards across Trinidad and Tobago, Barbados, Guyana, Miami, and Colombia. He has also served as Chief Executive Officer and General Manager, Massy Machinery and Senior Vice President, Massy Motors and Machines Portfolio – Finance and Risk, as well as in other high-impact executive positions.

His finance experience includes expertise in strategic planning and divestment, mergers and acquisitions, board and corporate governance, regulatory compliance and audit, external reporting, Cloud Enterprise Resource Planning (ERP) and digital platforms, predictive risk identification, finance architecture, internal audit, and treasury management.

His many achievements in the Massy Group include long-term retention and development of dealer relationships; tripling profits in a four-year period; acquisitions of dealerships and new locations; commitment to staff training and certification, rendering highest outcomes and employee loyalty; as well as awards in service excellence and dealership performance.

Mr. Persad has been a Certified Chartered Accountant since 1999. His credentials run the gamut including certifications in Strategic Thinking for Accountants (ACCA), Spatial Dynamics – Boundary Work and Beyond Boundaries; and Driving Digital Strategy – Harvard Business School.