Republic Financial Holdings Limited

November 10, 2026

Dear Shareholder,

We are pleased to advise that our Annual General Meeting will be held in person at the Hyatt Regency Trinidad, Port of Spain on Monday December 14, 2026, at 9:30 a.m.

Kindly find enclosed the Notice of the 2026 Annual Meeting of Republic Financial Holdings Limited (RFHL), together with the Management Proxy Circular and Form of Proxy. As customary, our 2026 Annual Report and Audited Financial Statements are available electronically for viewing and/or download on our website at https://rfhl.com/investor-relations.

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 financial performance will be presented by the Group President and CEO of RFHL, Karen Yip Chuck, 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 their entirety, 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 and needs to be updated, please send us an email at 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 to the Registrar's office at least 48 hours prior to the meeting.

I look forward to seeing you at our Annual Meeting on December 14, 2026.

Yours sincerely,

YASHMID KARAMATH
CHAIRMAN