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

Notice of Meeting

NOTICE is hereby given that the eleventh Annual Meeting of Republic Financial Holdings Limited will be held at Hyatt Regency Trinidad, Port of Spain on Monday December 14, 2026, at 9:30 a.m. for the following purposes:

1 To receive the Audited Financial Statements of Republic Financial Holdings Limited for the year ended September 30, 2026, and the Reports of the Directors and Auditors thereon.
2 To take note of the Dividends paid for the twelve-month period ended September 30, 2026.
3 To elect Directors.
4 To re-appoint the Auditors, Ernst & Young Services Limited and to authorise the Directors to fix their remuneration.
5 Any other business.

By order of the Board.



KIMBERLY G. ERRIAH-ALI
CORPORATE SECRETARY

November 10, 2026

NOTES

PERSONS ENTITLED TO NOTICE

In accordance with Section 110(2) of the Companies Act Chap. 81:01, the Directors of the Company have fixed November 20, 2026, as the Record Date for the determination of shareholders who are entitled to receive notice of the Annual Meeting. A list of such shareholders will be available for examination by shareholders at the Office of the Registrar during usual business hours.

PROXIES

Shareholders of the Company entitled to attend and vote at the Meeting are entitled to appoint one or more proxies to attend, and in a poll, vote instead of them. A proxy need not be a shareholder. Any instrument appointing a proxy must be received at the Registrar's Office not less than 48 hours before the Meeting. Shareholders who return completed proxy forms are not precluded, if subsequently they so wish, from attending the Meeting instead of their proxies and voting in person. In the event of a poll, their proxy votes lodged with the Registrar, will be excluded.

DIVIDEND

A fourth quarter dividend of $4.15 has been declared for the financial year ended September 30, 2026, and will be payable on December 4, 2026, to shareholders at the close of business on November 20, 2026.

REPUBLIC FINANCIAL HOLDINGS LIMITED

This is the Eleventh Annual Meeting of Republic Financial Holdings Limited since the Republic Bank Limited Vesting Order (Legal Notice #215 of 2015) and the change of name from Republic Bank Limited to Republic Financial Holdings Limited.

DOCUMENTS AVAILABLE FOR INSPECTION

No service contracts were granted by the Company or Subsidiary Companies, to any Director or Proposed Director of the Company.

Management Proxy Circular

Republic of Trinidad & Tobago
The Companies Act, Chap. 81:01
(Section 144)

1 NAME OF COMPANY

Republic Financial Holdings Limited Company No: R622 (C)

2 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.

3 SOLICITATION

It is intended to vote the Proxy hereby solicited by the Management of the Company (unless the Shareholder directs otherwise) in favour of all resolutions specified in the Proxy Form sent to the Shareholders with this Circular and in the absence of a specific direction, in the discretion of the Proxy Holder in respect of any other resolution.

4 ANY DIRECTOR'S STATEMENT SUBMITTED PURSUANT TO SECTION 76(2)

No statement has been received from any Director pursuant to Section 76(2) of the Companies Act, Chap. 81:01.

5 ANY AUDITOR'S STATEMENT SUBMITTED PURSUANT TO SECTION 171(1)

No statement has been received from the Auditors of the Company pursuant to Section 171(1) of the Companies Act, Chap. 81:01.

6 ANY SHAREHOLDER'S PROPOSAL SUBMITTED PURSUANT TO SECTIONS 116(A) AND 117(2)

A proposal has been received nominating the following persons to be proposed for election to the Board pursuant to Sections 116(a) and 117(2) of the Companies Act, Chap. 81:01.

1 Karrel Woods
2 Ramnarine Persad

DATE	NAME AND TITLE	SIGNATURE
November 10, 2026	KIMBERLY G. ERRIAH-ALI CORPORATE SECRETARY REPUBLIC FINANCIAL HOLDINGS LIMITED	

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.