



Republic Financial Holdings Limited

November 5, 2021

Dear Shareholder,

Our Annual General Meeting will be held via a virtual platform on December 13, 2021, to mitigate any health risks associated with the COVID-19 pandemic.

I am pleased to enclose the formal Notice of the 2021 Annual Meeting of Republic Financial Holdings Limited (RFHL), together with the Management Proxy Circular and Form of Proxy. We also advise that the 2021 Annual Report and Audited Financial Statements are available for viewing and/or download on our website at rfhl.com/AR2021.

As a more efficient, environmentally friendly and cost-effective means of sharing information, we opted to make the full Audited Financial Statements and Annual Report available, electronically, through posting on our website, in accordance with the Electronic Transactions Act. In our thrust towards diversity, equity and inclusion, this year we have pioneered our first audio book of the Annual Report catering to the visually impaired.

Information on this year's performance will be presented by the President and Chief Executive Officer of RFHL, Nigel Baptiste, at the virtual Annual Meeting. I also invite those of you who would like to read my Chairman's report and the 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 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. All other instructions to join the meeting are in the enclosed Notice.

I look forward to your virtual attendance at our Annual Meeting on December 13, 2021.

Yours sincerely,

VINCENT PEREIRA
CHAIRMAN