NOTICE

Further to the Purchase and Sale Agreement entered into on November 27, 2018 between Republic Financial Holdings Limited ("RFHL") and the Bank of Nova Scotia ("Scotiabank") to purchase the assets and liabilities of Scotiabank in nine territories, RFHL advises that it has received regulatory approval to conclude the acquisition of the assets and liabilities in the following seven territories: Anguilla, Dominica, Grenada, St Lucia, St Kitts & Nevis, St. Vincent & The Grenadines, and St. Maarten. RFHL advises that regulatory approval has not been received to acquire the operations of Scotiabank in Guyana and Antigua and Barbuda.

Kimberly Erriah-Ali
Corporate Secretary/Group General Counsel
October 8, 2019

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Republic Financial Holdings Limited