

NOTICE

NOTICE PURSUANT TO SECTION 67(2) (c) OF THE SECURITIES ACT 2012

Shareholders of Republic Financial Holdings Limited:

An electronic version of our Annual Report which contains the Audited Annual Comparative Financial Statements for the fiscal period 2024 to 2025 is available on the company's website at <https://www.rfhl.com/>.

If you would like a hard copy of the Annual Report or further information, please contact our Shareholder Relations Officer, Customer Care and Support Centre, at sharerelation@rfhl.com or at 625-4411 ext. 69595.

For the convenience of shareholders, this year's Annual General Meeting Notice and accompanying shareholder information are available on the company's website at <https://www.rfhl.com/investor-relations/>.

Kimberly Erriah-Ali
Group General Counsel/Corporate Secretary

November 21, 2025