

NOTICE TO OUR OVERSEAS BASED SHAREHOLDERS – UPDATE ON 2021 DIVIDEND PAYMENTS

This Notice is for the attention of our Shareholders with residential addresses outside of the Eastern Caribbean Currency Union (ECCU) to include but not limited to:

- Barbados, Jamaica and Trinidad & Tobago
- United States Virgin Islands (USVI) ; British Virgin Islands (BVI)
- United States of America (USA); Canada
- United Kingdom (UK) and beyond

and seeks to provide an update on dividend payments for the financial year ended September 30, 2021.

Following the hosting of our 66th Annual General Meeting in April, 2023, the Bank, through the Eastern Caribbean Central Securities Depository (ECCSD) based in St. Kitts, processed dividend payments in favour of our Shareholders.

For our overseas-based Shareholders with no existing Standing Order Instructions, you may have received your dividend payments in Eastern Caribbean Dollar (EC\$) currency. We advise, however, that the decision has since been made to place a stop order on the cheques that have not been encashed and to re-issue them as bankers drafts, less applicable bank fees, in the currency accepted in each Shareholder's country of residence. This will allow for greater ease in your banking transactions.

Please be advised that the ECCSD can also facilitate dividend payments via direct deposit to a bank account in the ECCU or by wire transfer to a bank account outside of the ECCU. If you would like to change your payment option, please complete the Payment Option Form which can be accessed via link: <https://www.ecseonline.com/documents/forms/registry/> and submit it to the ECCSD along with IDs duly certified or notarized as required.

We take this opportunity to apologize for any inconvenience caused and ask for your patience as the re-issuing process continues. Please allow for the usual delays in delivery via ordinary mail.

Should you have any further questions, please contact the ECCSD at:

- Email : ecse-operations@ecseonline.com
- Telephone #: 1 (869) 466 - 7192 or 1 (869) 662 - 9728.
- Address: P.O. Box 94, Bird Rock, Basseterre, St. Kitts.

BY ORDER OF THE BOARD

RHODETTE PAIGE
LEGAL COUNSEL / CORPORATE SECRETARY

