



FINCO

NOTICE TO SHAREHOLDERS

RBC Royal Bank Holdings (Bahamas) Limited (“RBHL”) is the owner of 75% of the issued shares of Finance Corporation of Bahamas Limited (“FINCO”). RBHL is a wholly owned subsidiary of RBC Financial (Caribbean) Limited (“RBCFCL”). RBCFCL advised FINCO of its intention to transfer its holdings in FINCO outside of the RBCFCL group to another entity within the RBC group. The specific entity within the RBC group has not yet been identified. The transfer is being made to comply with a directive of the Central Bank of Trinidad & Tobago (“CBTT”).

As a result of this transfer, FINCO will no longer be a part of the consolidated supervision of the Central Bank of Trinidad & Tobago. FINCO will continue to be subject to supervision by the Central Bank of The Bahamas, The Securities Commission of The Bahamas and the Office of the Supervisor of Financial Institutions (OSFI) of Canada. The transfer, which is not expected to impact FINCO’s operations, is anticipated to be completed by April 2019.

CORPORATE SECRETARY

September 27, 2017