

NOTICE TO SHAREHOLDERS

Notice is hereby given that the Annual General Meeting of Shareholders of Bahamas First Holdings Limited (“BFH” or the “Company”) will be held as follows:

| | |
|-----------------|---|
| Date | Thursday 30 November 2023 |
| Time | 6:00pm |
| Location | Margaritaville Resort Hotel, Coral Reef Room 2 Bay Street, Nassau, Bahamas |

The BFH 2023 Proxy material will be distributed electronically to all Shareholders of record as at the close of business on 16 October 2023.

The BFH 2022 Annual Report may be downloaded from the Company’s website: www.bahamasfirst.com/financial-reports

BAHAMAS FIRST HOLDINGS LIMITED IS THE PARENT COMPANY OF:

Bahamas First General Insurance Company Limited
Nassau Underwriters Agency Insurance Agents & Brokers Ltd.
Cayman First Insurance Company Limited
Bahamas First Corporate Services Ltd.
BFH Services (Cayman) Limited
BFH International Limited
BRAC Insurance Associates Ltd.
First Response Limited
First Response Security Services Limited