

NOTICE OF THE ANNUAL GENERAL MEETING

Notice is hereby given that an Annual General Meeting of Shareholders of Fidelity Bank (Bahamas) Limited will be held in the Victoria Room of the British Colonial Hilton Hotel, #1 Bay Street, Nassau, Bahamas on Wednesday, 31 July, 2019 at 6:00 p.m. for the following purposes.

AGENDA

1. To announce the results of the examination of proxies, declare a quorum present and proceed to business;
2. To read and approve the Minutes of the Annual General Meeting held on 26 July, 2018
3. To receive and consider the Chairman's Report for the year ended 31 December, 2018;
4. To receive and approve the Financial Statements of the Company for the year ended 31 December, 2018 and Auditor's Report thereon;
5. To elect Directors for the ensuing year;
6. To fix the Directors' remuneration;
7. To appoint PricewaterhouseCoopers as Auditor of the Company for the year and to authorise the Directors to fix their remuneration;
8. To consider, and if thought fit to approve a resolution approving the acts of the Directors, Officers and Employees of the Company otherwise than in respect of fraudulent conduct;
9. To transact such other business as may properly be brought before the Meeting;

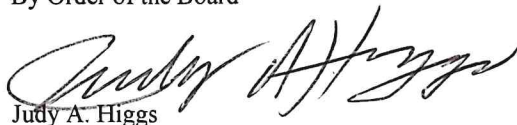
Record Date: Holders of 28,815,779 Ordinary Shares at the close of business on 2 July, 2019 are entitled to vote at the meeting.

Shareholders who are unable to be present at the Annual General Meeting of Shareholders are requested to sign and return the enclosed Form of Proxy in the envelope provided for that purpose. **Any shareholder whose shares are in a Trust, a Corporate Name, a Brokerage Account or a similar vehicle, must return a proxy in order to vote their shares.** The completed Proxy Form must be received at the office of the Transfer Agent, **Bahamas Central Securities Depository Limited, P. O. Box N-9307, 2nd Floor Fort Nassau Centre, British Colonial Hilton Suite #202, Nassau, Bahamas, not less than 24 hours before the time appointed for the holding of the Meeting.**

This Notice of meeting is accompanied by a Proxy Statement, a Form of Proxy and prior Minutes. The Audited Financial Statements are included in the Company's 2018 Annual Report which is available online at: www.fidelitygroup.com. Hard copies of this Report are available free of charge through our Registrar & Transfer Agent, The Bahamas Central Securities Depository or by contacting the offices of the Company at 51 Frederick Street, Nassau, Bahamas.

Mailing date: 9 July, 2019

By Order of the Board



Judy A. Higgs
Corporate Secretary
Fidelity Bank (Bahamas) Limited