FINANCE CORPORATION OF BAHAMAS LIMITED

Royal Bank House, 101 East Hill Street, P. O. Box N3038, Nassau, N. P., The Bahamas

PROXY FORM

Proxy Solicited by Management for the Annual General Meeting of Shareholders to be Held on Thursday, April 4th, 2019.

The undersigned _____ *(please print)* of _____ *(please print)* being a shareholder of **FINANCE CORPORATION OF BAHAMAS LIMITED** *("the Company"),* hereby appoints **Robert G. Johnston,** Chairman, or failing him, **Shevette Seymour,** Secretary, or instead of either of them, _____ or _____ as proxy of the undersigned to attend and vote at the Annual General Meeting of Shareholders *("the Meeting")* of the Company to be held on **Thursday, April 4th, 2019** and at any adjournment thereof. Notice of the Meeting, together with the accompanying financial statements and the Proxy Statement have been received by the undersigned, and on behalf of the undersigned to vote as specifically directed below.

1. To vote for, vote against or withhold from voting on the approval of the Minutes of the last Annual General Meeting held on April 17th, 2018:

   Approval of Minutes: ❍ **VOTE FOR** ❍ **VOTE AGAINST** ❍ **WITHHOLD FROM VOTING**

2. To vote for, vote against or withhold from voting on the approval of the Audited Financial Statements of the Company for the year ended 31st October, 2018 and the Directors and Auditors Report thereon:

   Approval of the Audited Financial Statements and Directors' and Auditors' Report: ❍ **VOTE FOR** ❍ **VOTE AGAINST** ❍ **WITHHOLD FROM VOTING**

3. To vote for or withhold from voting on the election of the following Directors, as specified in the accompanying Proxy Statement:

JOHNSTON, Robert G., Director (Chairman)	❍ **VOTE FOR**	❍ **WITHHOLD FROM VOTING**
TOMOVSKI, Nick, Director	❍ **VOTE FOR**	❍ **WITHHOLD FROM VOTING**
MISSICK, Lasonya, Director	❍ **VOTE FOR**	❍ **WITHHOLD FROM VOTING**
MCDONALD, Ross A., Director	❍ **VOTE FOR**	❍ **WITHHOLD FROM VOTING**
ROBINSON, Anthony, Director	❍ **VOTE FOR**	❍ **WITHHOLD FROM VOTING**
BUTLER, Teresa, Director	❍ **VOTE FOR**	❍ **WITHHOLD FROM VOTING**

4. To vote for, vote against or withhold from voting on fixing the remuneration of the Directors for the year 2019 as set forth in the Proxy Statement:

   Directors' Remuneration: ❍ **VOTE FOR** ❍ **VOTE AGAINST** ❍ **WITHHOLD FROM VOTING**

5. To approve the dividends paid by the Company for the year ended October 31st, 2018:

   Approval of Dividends: ❍ **VOTE FOR** ❍ **VOTE AGAINST** ❍ **WITHHOLD FROM VOTING**

6. To vote for, against or withhold from voting on the Resolution set forth in the Proxy Statement ratifying all acts, transactions and proceedings of the Directors, Officers and Employees of the Company for the previous financial year of the Company and indemnifying the Directors, Officers and Employees against all claims, actions and proceedings that may be brought against them as a result of any act performed or omitted by any of them, acting in their respective capacities as Directors, Officers and Employees.

Ratification of the Acts of Directors, Officers and Employees and Indemnification of the Directors, Officers and Employees: ❍ **VOTE FOR** ❍ **VOTE AGAINST** ❍ **WITHHOLD FROM VOTING**

7. To vote in their discretion upon any other business which may properly come before the meeting or any adjournment thereof.

The undersigned revokes any prior proxies to vote the shares covered by this proxy.

Notes

This proxy is solicited on behalf of the Management of the Company and will be voted as directed in the spaces provided above or, if no direction is given it will be voted in the affirmative for each of the above proposals.

The persons named in this proxy are Officers of the Company. Each shareholder submitting the proxy shall have the right to appoint a person or company (who need not be a shareholder of the Company) to represent him/her at the Meeting other than the persons designated above. To exercise this right, the shareholder may insert the name of the desired representative in the blank space provided and strike out the other names or may submit another appropriate proxy.

In order for this form of proxy or other appropriate forms of proxy to be valid, it must be signed and should be dated by the shareholder or the shareholder's attorney. The signature should be exactly the same as the name in which the shares are registered. The proxy must be sent by mail or hand delivered to the offices of Bahamas Central Securities Depository, 2nd Floor Fort Nassau Centre, British Colonial Hilton Suite #202, P.O. Box N-9307, Nassau, Bahamas no later than 24 hours before the appointed time of the meeting. If this form of proxy is received undated but otherwise properly executed, it will for all purposes be deemed to be dated a date prior to the AGM date.

Dated this _____ day of _____, 2019.

_____

(Signature of Shareholder)

_____

(Signature of Joint Shareholder(s))

_____

NIB No.

_____

Date of Birth

_____

Telephone

_____

Email Contact