



Bank of Butterfield



The Bank of N. T. Butterfield & Son Limited
65 Front Street, Hamilton, Bermuda.

Annual Report 2000

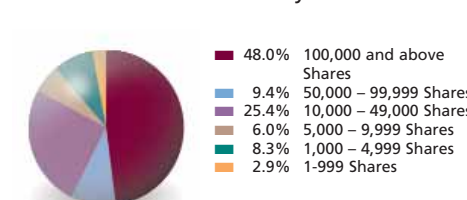
In Bermuda and the Cayman Islands we aspire to be the pre-eminent financial institution, having a reputation for financial strength, integrity and professional competence, recognised as an outstanding corporate citizen and employer, delivering a full range of banking, trust and investment products. In other jurisdictions we will provide a focused range of financial services to selected groups of customers. We shall pursue excellence and efficiency and act with courtesy, honesty, integrity and candour as we strive to exceed the expectations of our shareholders, customers, employees and the communities we serve.



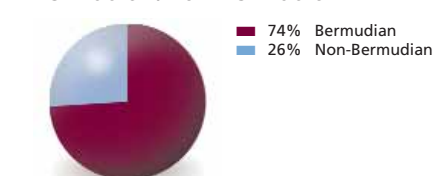
Shareholder Information

Dividend Payment	Payment of dividends is quarterly, occurring in November, February, May and August.	
Exchange Listing	The Bank's shares are listed on The Bermuda Stock Exchange (BSX) and the Cayman Islands Stock Exchange (CSX), located at:	
Bermuda: (Primary Listing)	3rd Floor, Washington Mall, Church Street, Hamilton HM 11, Bermuda. Telephone: (441) 292-7212 or 292-7213 • Fax: (441) 292-7619 • Internet: www.bsx.com	
Cayman Islands: (Secondary Listing)	Elizabeth Square, 4th Floor, P.O. Box 2408 GT, Grand Cayman, Cayman Islands. Telephone: (345) 945-6060 • Fax: (345) 945-6061	
Share Dealing Service	Butterfield Securities (Bermuda) Limited 65 Front Street Hamilton, Bermuda	Telephone: (441) 299-3972 Fax: (441) 296-5338
Share Price	Published daily in The Royal Gazette in Bermuda and available on Bloomberg Financial Markets (symbol: NTB BH). Also available on the BSX internet site (www.bsx.com).	
Dividend Reinvestment Plan	Details are available from Butterfield Corporate Services Limited (see below). Certain restrictions apply.	
Registrar and Transfer Agent	Butterfield Corporate Services Limited Rosebank Centre 11 Bermudiana Road Pembroke, Bermuda	Telephone: (441) 298-6464 Fax: (441) 295-6759 Email: corpserv@ibl.bm
Head Office	The Bank of N. T. Butterfield & Son Limited 65 Front Street Hamilton, Bermuda	Telephone: (441) 295-1111 Fax: (441) 292-4365
	MAILING ADDRESS P. O. Box HM 195 Hamilton HM AX, Bermuda	Internet: www.bankofbutterfield.com
Media Relations/ Publication Requests	Marketing & Corporate Communications	Telephone: (441) 299-3886 Email: marketing@bntb.bm
Investor Relations	Chief Financial Officer	Telephone: (441) 299-1643 Email: richardferrett@bntb.bm
Shareholdings	There were 19,634,062 shares outstanding as at 30 June 2000 which were held by 3,602 shareholders.	

Distribution of Shares by Number Held



Split of Share Ownership
Bermudian/Non-Bermudian



Large Shareholders

The following professional nominees at 30 June 2000 were registered holders of 5% or more of the issued share capital: Harcourt & Co. (19.10%); Murdoch & Co. (5.81%). There were no known beneficial holdings of 5% or more of issued share capital except for the Bank's Stock Option Trust, which held 9.82%.