Your **Vote** Counts!

THE BANK OF N.T. BUTTERFIELD & SON LIMITED

2026 Virtual Annual General Meeting
Vote by September 17, 2026 11:59 PM ET. For shares held in a Plan, vote by September 14, 2026 11:59 PM ET.

BUTTERFIELD INVESTOR RELATIONS
405 OLD DUPONT ROAD, BUILDING 7
WEEKLY 17886
WILMINGTON, DE 19804
USA

T02293-P54918

You invested in THE BANK OF N.T. BUTTERFIELD & SON LIMITED and it's time to vote!

You have the right to vote on proposals being presented at the Annual General Meeting. **This is an important notice regarding the availability of proxy materials for the virtual shareholder meeting to be held on September 18, 2026.**

Get informed before you vote

View the Proxy Statement and Annual Report/Form 20-F online OR you can receive a free paper or email copy of the material(s) by requesting prior to August 28, 2026. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.

For complete information and to vote, visit **www.ProxyVote.com**

Control #

Smartphone users

Point your camera here and vote without entering a control number

Vote Virtually at the Meeting*

September 18, 2026
10:00 a.m. Bermuda Time

Virtually at:
www.virtualshareholdermeeting.com/NTB2026

*Please check the meeting materials for any special requirements for meeting attendance.

Vote at www.ProxyVote.com

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming virtual shareholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommends
Proposal 1	
1. To appoint PricewaterhouseCoopers Ltd. as the independent auditor of the Bank for the year ending December 31, 2026, and to authorize the Board of Directors of the Bank, acting through the Audit Committee, to set PricewaterhouseCoopers' remuneration.	✔ For
Proposal 2	
2. To elect each of the following individuals as a Director, to hold office until the close of the 2027 Annual General Meeting, or until his or her successor is duly elected or appointed:	
Nominees:	
2a. Michael Weld Collins	✔ For
2b. Alastair Barbour	✔ For
2c. Stephen E. Cummings	✔ For
2d. Andrew Henton	✔ For
2e. Mark T. Lynch	✔ For
2f. Meroe Park	✔ For
2g. Ingrid Pierce	✔ For
2h. Jana R. Schreuder	✔ For
2i. Michael Schrum	✔ For
Proposal 3	
3. To generally and unconditionally authorize the Butterfield Board of Directors to dispose of or transfer all or any treasury shares, and to allot, issue or grant (i) shares; (ii) securities convertible into shares; or (iii) options, warrants or similar rights to subscribe for any shares or such convertible securities, where the shares in question are of a class that is listed on the Bermuda Stock Exchange ("BSX shares"), provided that the BSX shares allotted and issued pursuant hereto are in aggregate less than 20% of the share capital of Butterfield issued and outstanding on the day before the 2026 Annual General Meeting, to such person(s), at such times, for such consideration and upon such terms and conditions as the Butterfield Board of Directors may determine.	✔ For
Proposal 4	
4. To approve the issuance of Butterfield shares to holders of CIBC Caribbean Bank Limited common stock pursuant to the Share Purchase Agreement, dated as of May 27, 2026, by and among Butterfield, Canadian Imperial Bank of Commerce, and CIBC Investments (Cayman) Limited and the takeover transactions to be undertaken in connection therewith (as defined and described in the accompanying proxy statement) for purposes of complying with NYSE Listing Rule 312.03 and paragraph 6.21 of Section IIA of the BSX Listing Regulations. This authorization is separate from the authorization of the BSX shares pursuant to Proposal 3.	✔ For
Proposal 5	
5. To adjourn or postpone the meeting, if necessary or appropriate, to solicit additional proxies if, immediately prior to such adjournment or postponement, there are not sufficient votes to approve Proposal 4 or to ensure that any supplement or amendment to the proxy statement is timely provided to Butterfield shareholders.	✔ For
NOTE: Such other business as may properly come before the meeting or any postponement or adjournment thereof.	

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Delivery Settings".