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

SCAN TO
VIEW MATERIALS & VOTE

VOTE BY INTERNET
Before The Meeting - Go to **www.proxyvote.com or scan the QR Barcode above**

Use the Internet to transmit your voting instructions and for electronic delivery of information up until 11:59 p.m. Eastern Time on September 17, 2026. If you hold shares in the Employee Share Purchase Plan, please submit your vote by September 14, 2026. Have your proxy card in hand when you access the website and follow the instructions to obtain your records and to create an electronic voting instruction form.

During The Meeting - Go to **www.virtualshareholdermeeting.com/NTB2026**

You may attend the meeting via the Internet and vote during the meeting. Have the information that is printed in the box marked by the arrow available and follow the instructions.

VOTE BY PHONE - 1-800-690-6903
Use any touch-tone telephone to transmit your voting instructions up until 11:59 p.m. Eastern Time on September 17, 2026. If you hold shares in the Employee Share Purchase Plan, please submit your vote by September 14, 2026. Have your proxy card in hand when you call and then follow the instructions.

VOTE BY MAIL
Mark, sign and date your proxy card and return it in the postage-paid envelope we have provided or return it to Vote Processing, c/o Broadridge, 51 Mercedes Way, Edgewood, NY 11717. Your proxy card must be postmarked on or before September 11, 2026 in order to be processed.

TO VOTE, MARK BLOCKS BELOW IN BLUE OR BLACK INK AS FOLLOWS:

T02291-P54918

KEEP THIS PORTION FOR YOUR RECORDS
DETACH AND RETURN THIS PORTION ONLY

THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED.

THE BANK OF N.T. BUTTERFIELD & SON LIMITED

The Board of Directors unanimously recommends you vote FOR the following proposals:

		For	Against	Abstain
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.	☐	☐	☐
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:	**For**	**Against**	**Abstain**
2a.	Michael Weld Collins	☐	☐	☐
2b.	Alastair Barbour	☐	☐	☐
2c.	Stephen E. Cummings	☐	☐	☐
2d.	Andrew Henton	☐	☐	☐
2e.	Mark T. Lynch	☐	☐	☐
2f.	Meroe Park	☐	☐	☐
2g.	Ingrid Pierce	☐	☐	☐
2h.	Jana R. Schreuder	☐	☐	☐
2i.	Michael Schrum	☐	☐	☐

		For	Against	Abstain
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.	☐	☐	☐
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.	☐	☐	☐
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.	☐	☐	☐

NOTE: Such other business as may properly come before the meeting or any postponement or adjournment thereof.

A proxy granted by a corporation must be signed by a duly authorized attorney or officer of that corporation or executed under its common seal (if required). In the case of joint holders any holder may sign. In the event of a conflict between joint holders as to who has the right to vote, the first-named in the Register of Shareholders shall have the right to vote. Unless voting instructions are indicated in the boxes, the proxy will vote or abstain as he or she thinks fit.

Signature [PLEASE SIGN WITHIN BOX]	Date	Signature (Joint Owners)	Date

Important Notice Regarding the Availability of Proxy Materials for the Annual General Meeting:
The Proxy Statement and Annual Report/Form 20-F are available at www.proxyvote.com.

T02292-P54918

THE BANK OF N.T. BUTTERFIELD & SON LIMITED
Annual General Meeting of Shareholders
September 18, 2026 10:00 a.m. Bermuda Time
This proxy is solicited by the Board of Directors

I/we being (a) Shareholder(s) of the Bank hereby appoint the Chairman of the Meeting, failing whom, _____ of _____ as my/our proxy to vote for me/us and on my/our behalf at the 2026 Annual General Meeting of The Bank of N.T. Butterfield & Son Limited to be held virtually at 10:00 a.m. Bermuda Time on Friday, September 18, 2026, accessible at www.virtualshareholdermeeting.com/NTB2026 and at 1(888) 880-1731 or 1(929) 207-7814, and at any postponement or adjournment thereof. In respect of the Proposals referred to in the Notice of Annual General Meeting, I/we desire my/our proxy to vote as indicated (or in the absence of any such indication, in favor of such Proposal(s)) and to vote in his or her discretion in respect of any other matters properly brought before the 2026 Annual General Meeting including any postponement or adjournment thereof. The undersigned shareholder hereby revokes any proxy heretofore given with respect to the 2026 Annual General Meeting.

This proxy, when properly executed, will be voted in the manner directed herein. If no such direction is made, this proxy will be voted in accordance with the Board of Directors' recommendations.

Continued and to be signed on reverse side