FirstCaribbean International Bank Limited Notice of Material Change

Notice issued pursuant to Section 60(3)(a) of the Securities Act of Barbados Section 64 (1)(b) of the Securities Act of Trinidad and Tobago Section 98 (3) of the Eastern Caribbean Securities Market Securities Act 2001

February 13, 2024, Barbados - FirstCaribbean International Bank Limited ("CIBC Caribbean") announces that its wholly-owned subsidiaries, FirstCaribbean International Bank (Cayman) Limited and FirstCaribbean International Bank (Curaçao) N.V., have received regulatory approval to sell their banking assets in Curaçao and Sint Maarten to Orco Bank N.V.

CIBC Caribbean will work with Orco Bank N.V. to ensure a smooth transition for clients and to close the sale in the coming months.

Brian Clarke, KC

General Counsel & Group Corporate Secretary

About CIBC Caribbean:

CIBC Caribbean is a relationship bank offering a full range of market leading financial services through our Corporate Banking, Personal and Business Banking and Wealth Management segments through its leading digital banking network and locations across the region. CIBC Caribbean is one of the largest regionally listed financial services institutions in the English and Dutch-speaking Caribbean, with US \$13 billion assets and market capitalization of US \$1.6 billion.