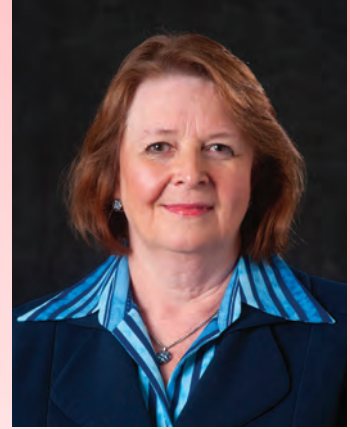


Dear Valued Client

It's been a few weeks since we've been operating in our "new normal" and we at CIBC FirstCaribbean, CIBC Bank and Trust Company (Cayman) Ltd. and CIBC Trust Company (Bahamas) Ltd. hope that you are all keeping safe & healthy, following shelter at home protocols and maintaining social distancing.

All our clients, whether you use our Wealth Management, Corporate Banking or Retail Banking services, can be assured that we are only as far away as the telephone or an email even if we can't meet with you face-to-face. As CEO I am extremely proud to be able to report that we have kept the bank open for business across 16 territories every day since this crisis began.



Even when we have had to close branches in a particular country, our virtual banking service has allowed our people to serve you with over half our staff working at home. Others have continued to come into the banking halls and behind-the-scenes operations centres to ensure commerce in our region continues. I am also extremely proud of each of the 3,000 men and women across the region who have stepped up to the plate to provide a seamless service to you, our clients.



We hope by now that you've managed to avoid having to visit a branch and have explored the excellent online services we have available to help you do your banking, including making payments through wires and transfers and for those of you who are our corporate banking clients, paying salaries and suppliers. Our award-winning online and mobile banking services are good options for our Retail Banking & Wealth clients, and allow you to do all your banking without having to leave your home.

With many businesses now offering online options for making purchases, it's the ideal time to sign up if you haven't already done so. For our Corporate Clients, our many digital options including Corporate Online, E-Pay

and E-Cheque and other e-commerce and cash management services will help you manage your business through these turbulent times. Visit our website at www.cibcfib.com to learn more. Our Call Centres are operating under modified hours, but our agents there would also be happy to assist you. Additionally, remember your relationship manager is available to help you sign up.

Many countries are moving towards the wearing of masks in public and in many instances we have been doing this at our branches that remain open. If you visit one of our branches, and choose or are required to wear a mask, please remember that our security team at the entrance and our CSRs and CSOs will ask everyone visiting the branch to very briefly raise their mask for the purposes of identification.

Our technical team has kept our ABM network up and running at near maximum capacity to ensure our citizens have ready access to cash.

Our payment moratoria on loans and credit cards which we offered to our clients as the pandemic loomed have been well received and we encourage you to contact us if you wish to apply for the moratorium but have not yet done so. If you need assistance, visit our website, where we've listed numbers for each of our 16 countries where you can reach someone who will help, or send us an email to the address listed for your territory.

I've said to my team across the region more than once that we are in this for the long haul; the world's response to the COVID-19 pandemic is a marathon, not a sprint. But we are extremely proud and happy to reassure you that in CIBC FirstCaribbean you have a strong and faithful partner who will be there to help you get through this. Just pick up the phone and call us. We will get through this together.

Best regards

Colette Delaney
Chief Executive Officer



FirstCaribbean
International Bank