

FIRSTCARIBBEAN INTERNATIONAL BANK LIMITED

NOTICE TO SHAREHOLDERS

Annual Meeting

When: Friday, March 12, 2021 at 10:00 am Barbados time

Where: Virtually: <https://web.lumiagm.com/286-507-132>

Meeting ID and Password: Shareholders who wish to attend the annual meeting must contact us by March 10, 2021 at agm@cibcfib.com to obtain credentials to join the meeting.

NOTICE is hereby given that the twenty-seventh annual meeting of the shareholders of FirstCaribbean International Bank Limited (the "Company") will be held virtually on Friday, March 12, 2021 at 10:00 am Barbados time for the following purposes:

1. To consider and if deemed advisable, to pass with or without variation the following resolution:

BE IT RESOLVED that the Amended and Restated By-Law No. 1, as amended, be adopted as the Amended and Restated By-Law No. 1 of the Company.
2. To receive audited accounts for the year ended October 31, 2020, and the report of the directors and auditors thereon.
3. To elect the following directors to serve until the next annual meeting of the Company:
 - (i) Mr. Christopher de Caires
 - (ii) Ms. Colette Delaney
 - (iii) Mr. Robert Frentzel
 - (iv) Mr. Craig Gomez
 - (v) Mr. Wayne Lee
 - (vi) Mr. Brian McDonough
 - (vii) Mr. Achilles Perry
 - (viii) Mrs. Paula Rajkumarsingh
 - (ix) Mr. David Ritch
 - (x) Mr. Mark St. Hill
4. To appoint the auditors and to authorise the directors to fix their remuneration.
5. To discuss any other business which may be properly considered at the annual meeting.

BY ORDER OF THE BOARD

Brian Clarke QC
General Counsel & Group Corporate Secretary
February 16, 2021

Shareholders should visit cibcfib.com to view the notice, directors' report, management proxy circular, proxy form, by-law amendment, and new directors' bios

Notes

Attendance at the Meeting

Due to the COVID-19 pandemic, the 2021 annual meeting will be held virtually. Shareholders on record as at February 1, 2021 and duly appointed proxy holders may attend and vote using a computer or other device connected to the internet.

Shareholders who wish to attend, vote or submit questions must register as soon as possible in order to obtain their login credentials by contacting us by email at agm@cibcfib.com. Shareholders must register by March 10, 2021.

Once registered, shareholders will receive an email with a username and password that will enable access to the meeting.

Voting

Once the voting has opened, the resolutions and voting choices will be displayed. To vote, simply select your voting direction from the options shown on screen. A confirmation message will appear to show your vote has been received. To change your vote, simply select another direction. If you wish to cancel your vote, please press 'Cancel'.

Votes will be tallied according to the number of shares held by each shareholder.

Questions

Shareholders attending electronically may ask questions by typing and submitting their question in writing - Select the messaging icon from within the navigation bar and type your question at the bottom of the screen. To submit your question click the send arrow button to the right of the text box.