

**Schedule 3  
FORM ECSRC – MC**

**NOTIFICATION OF MATERIAL CHANGE  
PURSUANT TO SECTION 98(3) OF THE SECURITIES ACT, 2001**

Date of Report 31st Oct 2023

FirstCaribbean.International.Bank.Ltd.Issuer  
(Exact name of reporting issuer as specified in its charter)

Territory and date of Incorporation - 07th May 1993

Issuer Registration Number: FCIB 070593BD

Michael Mansoor Building Warrens St. Michael Barbados  
(Address of principal office)

Reporting issuer's:

Telephone number (including area code): (246) 367-2244

Fax Number: \_\_\_\_\_

E-mail address: cheryl.wood@cibcfcib.com

\_\_\_\_\_  
N/A, N/A

(Former name or former address, if changed since last report)

Set out all relevant information relating to material change(s) in the company.

FirstCaribbean International Bank Limited (“**CIBC FirstCaribbean**”) announces that its wholly-owned subsidiaries, FirstCaribbean International Bank (Cayman) Limited and FirstCaribbean International Bank (Curaçao) N.V., have agreed to sell their banking assets in Curaçao and Sint Maarten to Orco Bank N.V.

The transaction is subject to regulatory approval and other closing conditions and is expected to be completed in the coming months. Both parties are working closely to ensure a smooth transition for clients.

The transaction will not have a material impact on CIBC FirstCaribbean's Tier I and Total Capital ratios.

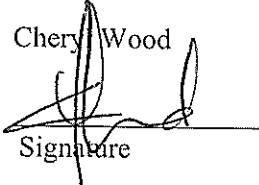
SIGNATURES

A Director and the Chief Executive Officer or Corporate Secretary shall sign the Notification of Material Change Report on behalf of the company. By so doing each certifies that he has made diligent efforts to verify the material accuracy and completeness of the information herein contained.

Name of Chief Executive Officer/Corporate Secretary:

Name of Director:

Cheryl Wood



Signature

October 31, 2023  
Date

Mark St. Hill



Signature

October 31, 2023  
Date