



# Presentation to the Annual General Meeting

Mark St. Hill, Chief Executive Officer

March 13, 2026

## FINANCIAL SUMMARY

In 2025 CIBC Caribbean reported Net Income of US\$160 million translating to earnings per share of 9.8 US cents

Financial Trend	2021	2022	2023	2024	2025
Net Income [US\$ millions]	126	176	270	278	160
Regular Dividends per Share [US Cents]	1.0	4.0	4.8	5.0	5.0
Total Regulatory Capital	16%	16%	19%	20%	21%

## QUARTERLY PERFORMANCE

### Quarterly Financial Trend – Reported [US\$ millions]

	Q1 '25	Q2 '25	Q3 '25	Q4 '25	Q1 '26
Net Income	56	60	(1)	45	50
Revenue	186	183	149	189	196
Operating Expenses	112	116	123	118	120
Credit Loss Expense/(Release)	11	3	21	13	7
Loans & Advances	7,245	7,310	7,190	7,440	7,531
Customer deposits	11,453	12,238	11,793	11,814	12,355

# GROW AND DEEPEN CLIENT RELATIONSHIPS

We maintain our unwavering commitment to putting the client at the centre of everything we do

- We launched the jetBlue MasterCard Business credit card to commercial clients
- We rebranded credit and debit cards with a sleek and modern look and refreshed design



# EXPAND DIGITAL CAPABILITIES

## The LoanStore continues to perform well

- Approval and receipt of funds in less than ten minutes

## We enhanced our mobile and internet banking platforms

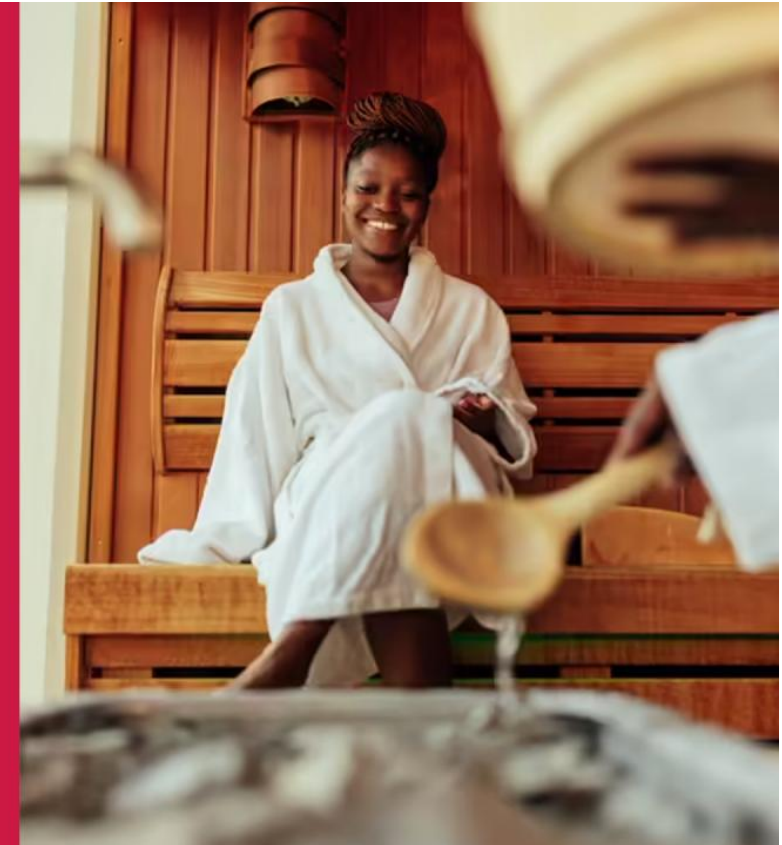
- With Corporate Online, clients can now make payments to multiple credit cards at once via a single file upload
- Over 75% of our client base now bank online

CIBC Caribbean LoanStore

**A preapproved card to celebrate you**

**CIBC** 

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# EXPAND DIGITAL CAPABILITIES

Immediate deposit account opening in approximately 20 minutes, now live across four markets

- We enhanced our client onboarding platform for personal accounts, introducing immediate account opening for deposit accounts in as little as 20 minutes



**CIBC** 

Experience  
24x7 banking  
at your  
fingertips

Open a CIBC Caribbean account online in just minutes\*. It's quick and easy. All you need is your ID and proof of address.

- Direct Banking
- Direct Banking Savings
- Senior Chequing
- Senior Savings

It's personalised, convenient and 100% online\*:



Scan to apply today

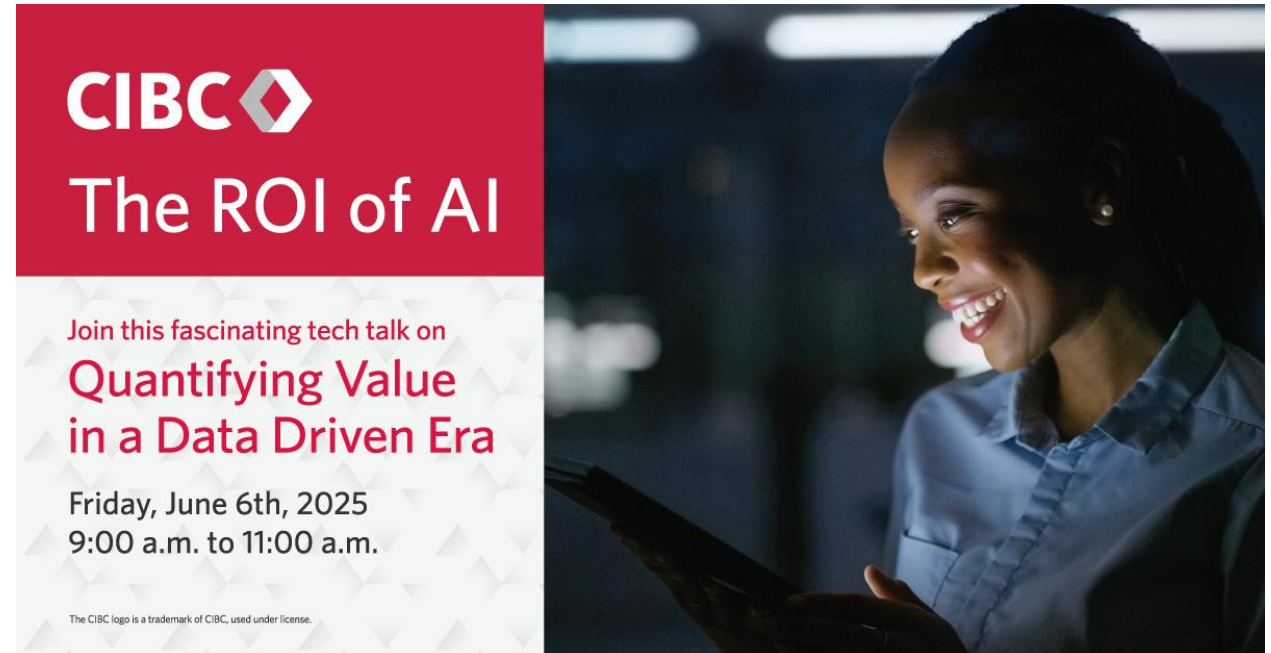
Step 1: Scan QR code to visit our Digital Banking Portal  
Step 2: Enter your details and we'll recommend an account that fits you best  
Step 3: Take a selfie, scan your ID and upload proof of address  
Step 4: Your account is now ready for funding  
Step 5: Enroll for Mobile/Online Banking to start your digital banking journey

\*For eligible applicants only. Must be a new CIBC Caribbean account holder. The CIBC logo is a trademark of CIBC, used under license.


# ENABLE, SIMPLIFY AND PROTECT

Artificial Intelligence (AI) and Advanced Automation (AA) have achieved widespread use

- AI and Advanced Automation (AA) are increasingly being integrated into our business
- Our bank is actively embracing these technologies to strengthen controls and automate repetitive processes and tasks that are susceptible to manual errors



The image shows a promotional graphic for a CIBC event. On the left, there is a red vertical bar with the CIBC logo and the text 'The ROI of AI'. Below this, on a white background with a subtle geometric pattern, is the text: 'Join this fascinating tech talk on Quantifying Value in a Data Driven Era'. The event details are listed as 'Friday, June 6th, 2025' and '9:00 a.m. to 11:00 a.m.'. At the bottom left of the white area, there is a small disclaimer: 'The CIBC logo is a trademark of CIBC, used under license.'. On the right side of the graphic, there is a photograph of a smiling woman in a blue shirt looking at a tablet device.

**CIBC** 

## The ROI of AI

Join this fascinating tech talk on  
**Quantifying Value  
in a Data Driven Era**

Friday, June 6th, 2025  
9:00 a.m. to 11:00 a.m.




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# SUSTAINABILITY

Our ESG strategy fuels growth, strengthens our resilience and positions us as a market leader

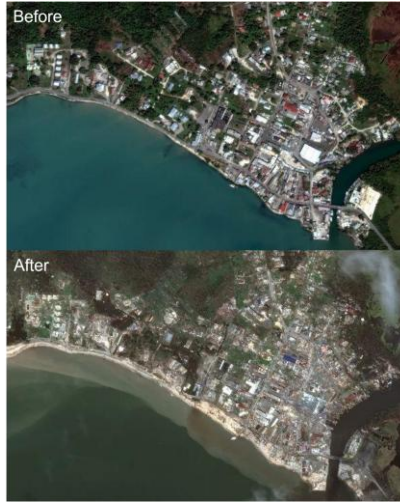


## Our ESG Strategy:

-  Building integrity and Trust
-  Accelerating Climate Action
-  Creating Access to Opportunities

# SUSTAINABILITY

We strengthened our reputation as regional sustainable finance and ecoefficiency frontrunner



- Mobilised US\$300 million, as sole arranger, with regional and multilateral partners, to finance Barbados' first sustainability-linked loan
- Drove a 6% drop in greenhouse gas Scope 2 emissions, increasing operational efficiency, through our solar PV installation in Jamaica
- Strengthened resilience with Caribbean-focused climate stress testing and rapid support for clients, post-Hurricane Melissa



# SUSTAINABILITY

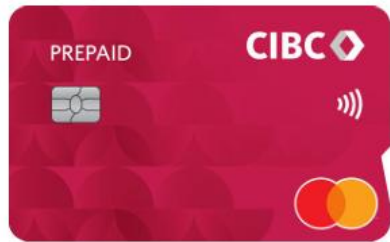
CIBC Caribbean committed US\$0.5 million to hurricane relief efforts in Jamaica, and provided targeted support to affected employees and clients



- To support hurricane relief efforts in Jamaica, CIBC Caribbean and its parent, CIBC, together committed a total of US\$0.5 million in association with the bank's charitable arm, FirstCaribbean International ComTrust Foundation Limited
- Funds were directed to home and roof repair, immediate relief supplies, food assistance and the deployment of the Barbados Defence Force Field Hospital to Savanna La Mar Jamaica

# SUSTAINABILITY

Built on and maintained social license to operate with philanthropy and employee volunteerism



- Visa Debit and Mastercard Prepaid cards now carry a notch to assist visually impaired clients
- Relunched Unsung Heroes programme awarded community leaders for service and bravery
- Contributed US\$2.7 million to the community and increased to over US\$6 million funds to fight cancer
- Named the People First Organisation of the Year by the Human Resource Management Association of Barbados



# 2025 Annual CEO Awardees



Adrian Richards  
Barbados



Sonia Rutherford  
Bahamas



Crystal Johnson  
Bahamas



Elizabeth Hall  
Jamaica



Akemi Mascoll  
Barbados



David Oliveira  
Cayman



Adrian Waithe  
Barbados



Gina-Lee Sheppard  
Barbados



Wendy Major  
Bahamas



Miguel Hunte  
Barbados

# FirstStars



# LOOKING TO THE FUTURE

