BUTTERFIELD

28 October 2025

Electronically via PDF

Bermuda Stock Exchange
110 Pitts Bay Road
4th Floor
Hamilton
Bermuda

Attention: Mr. Neville Caines, Chief Operations Manager

EMBARGOED UNTIL 5:30 PM DST BERMUDA TIME ON 28 OCTOBER 2025.

Dear Sir,

**Re: Ordinary Share Dividend - The Bank of N.T. Butterfield & Son Limited (the "Bank")**

Pursuant to Regulations 6.15(1) and 6.20 of the BSX Listing Regulations Section IIA, we hereby notify the BSX that, effective 28 October 2025, the Board of Directors of the Bank approved the declaration and payment of an interim dividend of $0.50 per ordinary share (the "Q3 Dividend"), payable on 25 November 2025 to the ordinary shareholders of record as of the close of business on 11 November 2025.

Further, my colleague Nicky Stevens will dispatch a copy of the Bank's earnings release for the period ended 30 September 2025 which references the Q3 Dividend. The earnings release and this Dividend Notification are embargoed until 5:30 pm DST Bermuda time on 28 October 2025.

Yours sincerely

Noah Fields

Noah Fields
Investor Relations Officer
Corporate Management

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