

August 23, 2011

Dear Shareholder,

One of the ways that we can manage our impact on the environment is to reduce our use of paper. We have decided to publish our year-end audited financial statements and reports online rather than printing and mailing physical copies. This will reduce our use of paper and the amount of material that must be transported, and will result in savings to the Bank and its shareholders.

Our audited financial statements are usually available on our website towards the end of November, 2011.

You can find our annual financial reports, along with other important information, on our website. The Bank's website is www.bcb.bm and the reports can be found in the section 'Investor Relations'.

You may elect to receive a physical copy of the audited financial statements. To do so please check the 'Yes' box below, sign this letter and return it to the attention of Kal-lyn Crockwell at the Bank's address.

Please also take this opportunity to confirm your mailing and your emailing address to help us keep you informed and to update our Shareholder records accordingly.

Should you have any questions regarding the above please contact Kal-lyn Crockwell at kcrockwell@bcb.bm or by direct telephone: 441.292.3580.

Yours sincerely,



Horst Finkbeiner

Chief Operating Officer and Director

Yes, please send a physical copy of the annual financial report to the address as confirmed below.

No, I prefer to access my annual financial report electronically/online.

<i>Name</i>	<i>Signature to Confirm</i>
<i>Street or Mailbox</i>	
<i>Town or City</i>	
<i>Postal Code & Country</i>	
<i>Email address</i>	<i>Date</i>

Please return a signed copy, noting your selection to our mailing address provided below, attention Kal-Lyn Crockwell, or simply drop it off at our offices.