ACB CARIBBEAN

NOTICE OF THE 66TH ANNUAL GENERAL MEETING

TO: SHAREHOLDERS OF
ANTIGUA COMMERCIAL BANK LTD.
TRADING AS ACB CARIBBEAN

NOTICE IS HEREBY GIVEN that the SIXTY - SIXTH (66th) ANNUAL GENERAL MEETING (AGM) of the Company will be held via hybrid format (both online and in-person) on Wednesday April 12, 2023 at 2:00pm at the Sir John E. St. Luce Finance and Convention Centre on Factory Road, St. John's, Antigua and on the Zoom Webinar Platform.

Shareholders are asked to arrive at the AGM venue at least 30 minutes prior to the scheduled start time to allow for registration and other pre- Meeting matters to be addressed. Adequate parking will be available.

Notice of the Annual General Meeting has been distributed to Shareholders as at the record date, ***Thursday March 16, 2023***, by email and the Company's website, ***http://www.acbonline.com*** in accordance with Article 12.4 of the Company's Bylaws.

Shareholders may access their **66th AGM Shareholders' Package (to include the Annual Report 2021; Proxy Form; Circular to Shareholders; Meeting Etiquette Guidelines for Online Attendees)** under the **Investor Relations** tab on the Company's website and may request hard copies of all documents via email: ***ACBSecretariat@acbonline.com*** or call (268) 481-4330/1.

To attend the AGM online, Shareholders will be required to pre-register by latest **Wednesday April 5, 2023** via link, which will be emailed to Shareholders on record and can be found on our ACB Caribbean Facebook page: acbcaribbean or on the Company's website under the Investor Relations tab. Shareholders will be subject to due-diligence requirements. Help Desk Service and Support will be available via the email and telephone contact above.

For Shareholders attending the Meeting in – person, we also encourage you to pre-register by reserving your seat via the above email or telephone contact.

Proxies are to be deposited with the Legal/ Secretariat Department at the ACB Caribbean Head Office on Thames & St. Mary's Streets, St. John's, Antigua, or emailed to ***ACBSecretariat@acbonline.com*** by latest **2:00pm** on **Wednesday April 5, 2023**.

The 66th Annual General Meeting will be hosted under the Theme – **LOCAL ROOTS... REGIONAL GROWTH... INTERNATIONAL ASPIRATIONS.**

We look forward to engaging with our Shareholders at our upcoming AGM.

BY ORDER OF THE BOARD
RHODETTE F. C. PAIGE
LEGAL COUNSEL/CORPORATE SECRETARY