



NOTICE OF RECORD DATE 69th ANNUAL GENERAL MEETING

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

Pursuant to section 110 of the Companies Act, 1995 of the laws of Antigua and Barbuda, **NOTICE IS HEREBY GIVEN** that the Board of Directors of **ANTIGUA COMMERCIAL BANK LTD. TRADING AS ACB CARIBBEAN** has fixed **Friday October 31, 2025**, as the **RECORD DATE** for determining the Shareholders entitled to receive:

- **Notice of the 69th Annual General Meeting (AGM)** of the Company to be held via hybrid format (both online and in-person) on **Thursday December 4, 2025 at 2:00 pm** at the Sir John E. St. Luce Finance and Convention Centre on Factory Road, St. John's, Antigua and on the Microsoft Teams Platform, and
- **Payment of a Dividend**, if declared, for the financial year ended September 30, 2024.

Be advised that only the Shareholders of the Company on record at the close of business on **Friday October 31, 2025**, will be entitled to receive Notice of the Meeting and payment of a Dividend.

Notice of the 69th AGM will be subsequently issued in accordance with Articles 12.3 and 12.4 of the Company's Bylaws by publication in the newspaper and on the Company's website, <http://www.acbonline.com> and by email distribution for the attention of the Shareholders of the Company.

Shareholders are encouraged to submit any queries and / or concerns in advance of the upcoming AGM via email: ACBSecretariat@acbcaribbean.com.

BY ORDER OF THE BOARD

RHODETTE F. C. PAIGE
LEGAL COUNSEL / CORPORATE SECRETARY

October 24, 2025