



70TH

ANNUAL GENERAL MEETING

PURPOSE IN EVERY ENGAGEMENT.

OUR LEGACY.
YOUR FUTURE.

THURSDAY

OCTOBER 8, 2026
2:00 PM

IN-PERSON VENUE

LORD ADMIRAL NELSON
BALLROOM
SANDALS GRANDE
ANTIGUA RESORT & SPA

DICKENSON BAY
ST. JOHN'S
ANTIGUA

ONLINE

ZOOM WEBINAR
PLATFORM



<https://us02web.zoom.us/join/register/zGLxfICfQYyrHB4804GfZg>

NOTICE OF THE 70TH ANNUAL GENERAL MEETING

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

NOTICE IS HEREBY GIVEN that the SEVENTIETH (70th) ANNUAL GENERAL MEETING (AGM) of the Company will be held via hybrid format (both online and in-person) on Thursday October 8, 2026 at 2:00 pm. The event will be hosted in the Lord Admiral Nelson Ballroom at the Sandals Grande Antigua Resort & Spa located at Dickenson Bay, 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.

Notice of the Annual General Meeting has been distributed to Shareholders as at the record date, Friday August 28, 2026, by email and uploaded to the Company's website, www.acbonline.com in accordance with Article 12.4 of the Company's Bylaws.

Shareholders may access their 70th AGM Shareholders' Package (to include the Annual Report 2025; Proxy Form; Circular to Shareholders; 69th AGM Minutes; 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@acbcaribbean.com.

To attend the AGM online, Shareholders will be required to pre-register by latest, **Monday October 5, 2026**. The registration link will be emailed to Shareholders on record and can be found on our ACB Caribbean Facebook page: ACB Caribbean 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 contact above.

For Shareholders attending the Meeting in-person, we also encourage you to pre-register by reserving your seat via the above email on or before **Monday October 5, 2026**.

Proxies are to be deposited with the Legal/Secretariat Department at Unit 20, Woods Centre Mall, Friars Hill Road, St. John's, Antigua or emailed to ACBSecretariat@acbcaribbean.com by latest **2:00 pm on Thursday October 1, 2026**.

Shareholders are encouraged to submit your questions in advance via the email above. Your Voice Matters!

70TH AGM THEME — PURPOSE IN EVERY ENGAGEMENT.
Anniversary theme: "OUR LEGACY. YOUR FUTURE".

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

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