

NOTICE OF ANNUAL GENERAL MEETING

TO: SHAREHOLDERS OF ANTIGUA COMMERCIAL BANK LTD.

NOTICE IS HEREBY GIVEN that the **60th ANNUAL GENERAL MEETING** of the Company will be held in the Crystal Ballroom at the Grand Royal Antiguan Beach Resort, Deep Bay, St. John's, Antigua on **Thursday February 25, 2016 at 3:00pm.**

Be advised that the Board of Directors has fixed **Friday January 29, 2016** as the record date for determining the Shareholders entitled to receive Notice of the Meeting and payment of a Dividend.

Shareholders who wish to be elected to the Office of Director are encouraged to submit written Applications including information on their personal and professional background and nomination by two (2) Shareholders to the Legal/ Secretariat Department, 3rd Floor, ACB Head Office, Thames & St. Mary's Streets, St. John's, Antigua, on or before **Thursday February 11, 2016.**

Proxies are to be deposited at the Legal/ Secretariat Department by latest **3:00pm** on **Monday February 22, 2016.**

Also note that pursuant to section 12.4 of the Company's Bylaws, the Notice of Annual General Meeting has been mailed to Shareholders on record, enclosing information on the secure upload of their packages under the **Investor Relations tab** on the Company's website www.acbonline.com.

Please be guided accordingly.

BY ORDER OF THE BOARD

RHODETTE F. C. PAIGE
LEGAL COUNSEL/CORPORATE SECRETARY

January 29, 2016