

ANTIGUA COMMERCIAL BANK LTD.

Minutes of a Special Shareholders Meeting of Antigua Commercial Bank Ltd. held on Wednesday December 30, 2020 at the State Insurance Company, Conference Centre, 2nd floor, Corner of Independence Avenue & St. Mary's Street, St. John's, Antigua at 3:16pm.

PRESENT IN-PERSON (PRE-REGISTERED):
SHAREHOLDERS (25)

Lorraine Raeburn - Chairman
Cassandra P. Simon – Vice Chairman
Paul Ashe
Londell Benjamin
Reuben Deubry - Former Vice Chairman (ACB)
Eloise Farquhar-Matthew
Morice Foster
Mavis George - Former Vice Chairman (ACB)
Laurent Gilkes
D. Keith Llewellyn Hurst
Sasha Jarvis
Gameal Joyce
Alwyn Labadie
Albert K. O. Lewis
Bernard T. Lewis
Adeola Anika Matthew
Carolyn McCoy nee Flax
Derrick Nicholas
Reginald N. Peterson – Former Vice Chairman (ACB)
Michael F. Roberts – Former Chairman (ACB)
Alvin Robinson
Tracy Samuel
Cametia S. Everlie Simon
Lorilyn Walker
Williamson L.C. Walker

NON- SHAREHOLDERS (3)

Rhodette Paige - Legal Counsel/Corporate Secretary
Sidlow Frank – MIS Manager
Alan Scholl- Project Manager

LIMITED PARTICIPATION VIA ZOOM (PRE-REGISTERED) :(see attached list)

1.0 CALL TO ORDER

The Chairman called the Meeting to order at 3:16pm and invited the Legal Counsel/Corporate Secretary to read the notice convening the Meeting.

2.0 PRAYERS

2.1 Prayers were offered by Shareholder Laurent Gilkes.

3.0 AGENDA

3.1 The Agenda, as previously circulated, was put to the Meeting for consideration.

Tabled: A resolution was proposed by Shareholder Derrick Nicholas and seconded by Shareholder Morice Foster to approve the Agenda as circulated.

Approved: The resolution having been put to the Meeting was voted upon and declared adopted by the Chairman.

4.0 CHAIRMAN'S REMARKS

4.1 The Chairman welcomed Members to the Special Shareholders Meeting. It was noted that due to COVID-19 related restrictions and protocols, particularly as it related to the restrictions on gatherings, in-person attendance at the Meeting had been limited and that as a result, additional participation had been facilitated via Zoom Webinar facilities. A special welcome was therefore extended to those Shareholders joining online.

4.2 The Chairman also recognized the presence of current and former members of the Board of Directors, the General Manager, Ms. Joanna Charles, the Legal Counsel/Corporate Secretary, Mrs. Rhodette Paige and other members of the Management Team and the representative of the Group's External Auditors, Mrs. Lisa Brathwaite.

4.3 During her remarks, the Chairman reiterated the importance of the special business to be considered at the Meeting, noting that the proposed amendments to

- the Group's Bylaws would ensure that the Group remained legally compliant as the organization continued to operate under what were unprecedented circumstances.
- 4.4 It was further stated that by hosting the Special Shareholders Meeting, the Group had complied with Article 23.1 of the Bylaws by convening a Meeting specifically to consider the proposed amendments.
- 4.5 The Chairman also took the opportunity to extend Seasons Greetings and Best Wishes for 2021. It was mentioned that it had been an extremely challenging year and that the hope was that 2021 brings with it an end to the pandemic and the return to some measure of normality.
- 4.6 It was also commented that it was unlikely that life would ever be the same. It was noted that some would have lost loved ones, jobs or maybe even their businesses. It was also noted that persons were facing great uncertainty and would be challenged to chart a new path.
- 4.7 The Chairman expressed her heartfelt thanks to the Group's entire staff and especially, the frontline employees who ensured that the Group remained functioning effectively throughout the year, especially in the early days of the pandemic when citizens were most fearful of this unknown disease. She encouraged Members not to forget that the staff continue to make personal sacrifices in serving customers every day and that although persons were growing somewhat accustomed to living through a pandemic, the staff continue to show great courage every day in the work that they do.
- 4.8 In relation to agenda item 5 specifically, the Chairman further stated that the Group has taken the opportunity to review its governance framework to include its governing document, its Bylaws, to ensure that the Group is in a position to continue to comply strictly with its legal and regulatory obligations. This, it was

mentioned, went hand in hand with the Board's continued work throughout this year to update existing policies and procedures to ensure the Group continued to remain adaptable in its response to health related restrictions and other related considerations.

4.9 As it related to the conduct of the meeting, Members were guided that Shareholders attending in-person have satisfied the quorum requirements under our Bylaws, which is twenty (20). These in-person attendees would be the only ones allowed to participate in the vote on the special resolution under consideration.

4.10 Members were referred to section 64 of the Companies Act, 1995 which outlined proposed amendments to Bylaws may be passed by an ordinary resolution of Shareholders present and entitled to vote at a Shareholders Meeting.

4.11 Noting the above, in- person attendees were guided to comply with the following voting procedure:

- (i) the motion would be moved by a Shareholder
- (ii) then seconded
- (iii) the motion would then be put to the floor for approval
- (iv) with all in favour indicating by a show of hands and saying "Aye"
- (v) Shareholders who objected to the resolution, would then be given an opportunity to raise their hands
- (vi) The resolution would be approved or declined by a majority vote.

4.12 In spite of current restrictions, the Chairman reiterated the importance of ensuring that Shareholders were provided with the opportunity to view and participate in the Meeting. As such, Shareholders who had joined online, were guided that although they could not formally participate in the vote, they would be able to:

- (i) submit their questions via the chat, during the Q & A section of the meeting or

- (ii) use the zoom feature, “raise hand” and the Meeting Administrator would unmute the participant, so that they could make their contribution.

4.13 In-person attendees were guided that should they wish to ask a question, the podium microphone was available. Persons were asked to raise their hands, wait to be acknowledged and then make their way to the podium.

4.14 The Chairman provided further guidance that questions and answers should relate to the agenda item, which was the consideration of the proposed amendments to the Group’s Bylaws.

4.15 Members were encouraged to forward their questions on any other matters to the Legal Counsel/Corporate Secretary via the Legal/Secretariat Department for review in advance of the upcoming 65th Annual General Meeting, still to be scheduled.

4.16 The Chairman also reminded attendees of the published Shareholder Meeting Guidelines, as contained in the previously distributed Circular to Shareholders. All in-person attendees were also reminded to continue to wear their masks throughout the Meeting.

4.17 Attendees were thanked for the understanding shown under the current circumstances and for their full co-operation throughout the Meeting. It was anticipated that the Meeting should be approximately one (1) hour in duration and that take- away refreshments and drinks would be available to the in-person attendees after the Meeting.

5.0 UPDATES

5.1 Prior to discussions on agenda item 5, the Chairman provided updates on the following general matters:

- (i) **External Audit for the financial year ended September 30, 2020** – The Audit was currently in progress and should be completed within weeks. The Group therefore expected to be in a position to schedule the next Annual General Meeting in February 2021.

Management had since written and received the approval of the Eastern Caribbean Central Bank (ECCB) for an extension to publish the Group's Audited Financial Statements.

Members were advised that the above was not unusual, noting that other counterparts in the region have similarly experienced delays due to COVID-19 challenges and received regulatory approval.

- (ii) **On the issue of Dividend 2020**, Shareholders had been previously alerted during the Shareholders Forum held in August, 2020, that directives had been received from the ECCB, restricting the payment of dividends for financial years 2020 and 2021. This directive had applied to all licensed financial institutions operating within the Eastern Caribbean Currency Union (ECCU).

It was stated that the decision had been taken by the ECCB in light of the adverse impact of the COVID -19 pandemic on financial institutions' earnings and the potential for deterioration of capital. It was also stated that based on the directive, the Board did not have any discretion to act.

- (iii) With respect to the **RBC Acquisition**, along with dealing with the many challenges of COVID-19, the Management Team had risen to the occasion in finalizing the Group's plans to acquire **RBC**. The Chairman reported

that recently, the Group had received the formal regulatory approval of the ECCB and looked forward to closing the transaction within the first three (3) to four (4) months of 2021.

6.0 PROPOSED AMENDMENTS TO ANTIGUA COMMERCIAL BANK LTD. BYLAWS

- 6.1 Members were referred to the contents of the previously distributed Circular to Shareholders and a copy of the Bylaws, reflecting tracked changes.
- 6.2 Upon the request of the Chairman, the Legal Counsel/ Corporate Secretary was invited to lead the presentation on this matter.
- 6.3 During her presentation, the Legal Counsel/ Corporate Secretary noted that advance feedback to the proposed changes to the Bylaws had been received from Shareholders and those where practical, had been incorporated in the document, with most addressing minor typographical errors and/or omissions.
- 6.4 It was noted that the Group's current Bylaws had first been approved by Shareholders in September, 2011 and later amended in May, 2013. It was further indicated that with the COVID-19 pandemic significantly changing the way in which Companies operated to include the necessity to adapt to a virtual format of doing business, current restrictions in the Group's Bylaws such as providing for in-person Meetings only, were now outdated and needed to be reviewed.
- 6.5 The Legal Counsel/ Corporate Secretary suggested that the proposed amendments to the Group's Bylaws would allow the Group to stay on pace with industry developments in the area while continuing to meet its statutory and regulatory obligations to its Shareholders without interruption.

6.6 During her PowerPoint Presentation, the top ten (10) proposed amendments to the Group’s Bylaws were highlighted as follows, with Members asked to note the other amendments, as detailed in the tracked changes version of the previously distributed document:

PROPOSED BYLAW AMENDMENTS- TOP TEN (10)

NO.	HEADING	EXISTING BYLAW PROVISION	PROPOSED BYLAW <u>CHANGE (S)</u>	EXPLANATION FOR PROPOSED CHANGE (S)
1.	Election of Directors – Article 4.4	Election: Directors shall be elected by the Shareholders on a show of hands unless a poll is demanded in which case such election shall be by ballot.	Election: Directors shall be elected by the Shareholders <u>in the first instance on a show of hands on the basis of one Shareholder, one vote, present either in-person or by proxy and/or as facilitated virtually via an online or e-voting platform. In the case where a poll is demanded, such election shall be by ballot, that is to say, one vote for each share held in the Company, whether cast in- person or by proxy, facilitated virtually via an online or e-voting platform or as otherwise determined by a Directors’ resolution.</u>	(i) Additional details were inserted to guide the voting process (ii) Inserted provisions to allow for the utilization of an online or e-voting platform as part of the voting process (modernized provision to meet current organization needs)
2.	Election of Directors – Article 4.4 (c)	No one other than a retiring Director, who offers himself for re-election, shall be eligible to be a Director, unless Notice in writing that he is a candidate for such Office shall have been given to the Company by two other Shareholders of the Company at least seven (7) days before the holding of the Meeting at which the election is to take place.	No one other than a retiring Director, who offers himself for re-election, shall be eligible to be a Director, unless Notice in writing that he is a candidate for such Office shall have been given to the Company by two other Shareholders of the Company at least <u>ninety (90)</u> days before the holding of the Meeting at which the election is to take place.	Noting the 2019 Banking Act Amendment provision which requires the Bank to submit information on candidates to the Office of Director at least 60 days from the proposed date of elections, the time period for persons to submit their nominations had to be increased to allow for proper due diligence. In general, potential candidates are encouraged to submit their applications from the date of the first publication of the Directors’ Recruitment ad usually published in late September, early October, of each year.
3.	Secrecy – Article 4.7 (new)	N/A	<u>Every Director shall be bound to secrecy with respect to all information relating to the Company and its customers that the Director obtains in his capacity as a Director and shall only disclose such information if he is authorized by the Board or required by</u>	This new section is a standard provision in most modern bylaws for financial institutions. It is meant to reinforce the secrecy obligation as mandated in

NO.	HEADING	EXISTING BYLAW PROVISION	<u>law so to do.</u> PROPOSED BYLAW CHANGE (S)	the Banking Act. EXPLANATION FOR PROPOSED CHANGE (S)
4.	Directors Meetings; Quorum – Article 6.3.2	A Director may, if the majority of the Directors consent, participate in a Meeting of Directors or of any Committee of the Directors by means of telephone or other communication facilities as permitted by the majority of the persons participating in the Meeting to communicate simultaneously with each other and a Director participating in such a Meeting by such means is deemed to be present at that Meeting	A Director may, if the majority of the Directors consent, participate in a Meeting of Directors or of any Committee of the Directors by means of telephone or other <u>electronic or virtual</u> communication facilities as permitted by the majority of the persons participating in the Meeting to communicate simultaneously with each other and a Director participating in such a Meeting by such means is deemed to be present at that Meeting.	Inserted specific reference to electronic or virtual communication facilities to make it clear that use would be permitted in Directors Meetings.
5.	Indemnities to Directors and Officers – Article 10.2 (new)	N/A	<u>Subject to any limitations contained in the Act, the Company shall purchase and maintain such insurance for the benefit of such persons referred to in Article 10.1 as the Board may from time to time determine.</u>	Standard clause inserted providing for the maintenance of Director/Officer Professional Indemnity Insurance to allow for adequate protection during the performance of their respective duties.
6.	Shareholders Meetings; General Meeting – Article 12.1	Subject to the provisions of section 107 of the Act, the Annual Meeting of the Shareholders shall be held on such day in each year and at such time as the Directors may by resolution determine at any place within Antigua and Barbuda or if all Shareholders entitled to vote at such Meeting so agree, outside Antigua and Barbuda.	Subject to the provisions of section 107 of the Act, the Annual Meeting of the Shareholders shall be held on such day in each year and at such time as the Directors may by resolution determine <u>to host the Meeting in the following manner:</u> <u>(i) an in- person meeting - the physical attendance in person or via proxy by Shareholders</u> at any place within Antigua and Barbuda or if all Shareholders entitled to vote at such Meeting so agree, outside Antigua and Barbuda;	Inserted modern bylaw provisions to facilitate the hosting of different types of Meetings: in- person, virtual or hybrid. This gives the Company some flexibility in an area that was previously restricted only to in-person Meetings.

NO.	HEADING	EXISTING BYLAW PROVISIONS	PROPOSED BYLAW CHANGE (S)	EXPLANATION FOR PROPOSED CHANGE (S)
	Shareholders Meetings; General Meeting – Article 12.1 cont'd	As above	(ii) a virtual meeting – facilitated by means of any electronic or virtual communication facilities to allow for advance registration, the online attendance, voting and participation of Shareholders; or (iii) a hybrid meeting – a combination of in- person and virtual Shareholder attendance, as described in (i) and (ii) above.	As above
7.	Shareholders Meetings; Special Meetings – Article 12.2	Special Meetings of the Shareholders may be convened by order of the Chairman, a Vice Chairman, the Managing Director, or by the Directors at any date and time and at any place within Antigua and Barbuda or, if all the Shareholders entitled to vote at such Meeting so agree, outside Antigua and Barbuda.	Special Meetings of the Shareholders may be convened by <u>resolution of the Directors on any date and time and in any manner, as detailed in Articles 12.1 (i), (ii) and (iii).</u>	Removed the previous limitation of in-person Shareholders Meetings only and inserted the flexibility as in Article 12.1 above.
8.	Shareholders Meetings; Notice – Article 12.3	A printed, written or typewritten Notice stating the day, hour, and place of Meeting shall be given by serving such Notice on each Shareholder entitled to vote at such Meeting, on each Director and on the Auditor of the Company in the manner specified in Article 18.1 hereof, not less than seven (7) days or more than thirty (30) days (in each case exclusive of day for which the Notice is delivered or sent and of the day for which Notice is given) before the date of the Meeting...	A printed, <u>email or published</u> Notice stating the day, hour, and place <u>or virtual platform to include registration and access details of a Meeting</u> , shall be given by <u>distributing</u> such Notice on each Shareholder entitled to vote at such Meeting, on each Director and on the Auditor of the Company in the manner specified in Article 18.1 hereof, not less than seven (7) days or more than thirty (30) days (in each case exclusive of the day in which the Notice is delivered, sent <u>or first published</u> and of the day of <u>the Meeting</u>) before the date of the Meeting...	Inserted the additional option of emailing and publishing a Notice of a Shareholders Meeting. Reference to virtual platform details was also added, consistent with the changes made earlier in Article 12.1 that allows for virtual or hybrid meetings to be hosted.

NO.	HEADING	EXISTING BYLAW PROVISION	PROPOSED BYLAW CHANGE (S)	EXPLANATION FOR PROPOSED CHANGE (S)
9.	Voting at Shareholders Meeting- Article 12.7	<p>Every question submitted to any Meeting of Shareholders, unless a poll is demanded, shall be decided in the first instance by a show of hands, and in the case of an equality of votes the Chairman of the Meeting shall have a casting vote in addition to any votes to which he may be otherwise entitled.</p> <p>12.7.1 At any Meeting of Shareholders, every Shareholder, proxy holder or individual authorized to represent a Shareholder who is present in person and entitled to vote shall have one vote on a show of hands.</p> <p>12.7.2 Upon a ballot at which he is entitled to vote, every Shareholder, proxy holder or individual authorized to represent a Shareholder shall, subject to any rights or restrictions for the time being attached to any class or classes of shares shall have one vote for every share held in the Company.</p>	<p>Every question submitted to any Meeting of Shareholders <u>on a motion moved and seconded</u>, unless a poll is demanded, shall be decided in the first instance <u>on a show of hands via majority vote on the basis of one Shareholder, one vote, present either in-person or by proxy and/or as facilitated virtually via an online or e-voting platform</u>. In the case of an equality of votes, the Chairman of the Meeting shall have a casting vote in addition to any votes to which he may be otherwise entitled.</p> <p><u>Where a poll is demanded</u>, voting shall be by ballot, <u>that is to say, one vote for each share held in the Company, whether cast in-person or by proxy, facilitated virtually via an online or e-voting platform or as otherwise determined by a Directors' resolution</u>.</p> <p>12.7.1 Every ballot <u>shall be in the form, as from time to time approved by Directors' resolution, to include in a printed, electronic or online format</u>. On a ballot for the Election of Directors, the names of the Nominees for the position of Director shall be included.</p>	<p>Re-phrased the Articles to detail the voting process at Shareholders Meetings, to include modernized provisions to allow for online or e-voting.</p>

NO.	HEADING	EXISTING BYLAW PROVISIONS	PROPOSED BYLAW CHANGE (S)	EXPLANATION FOR PROPOSED CHANGE (S)
	Voting at Shareholders Meeting- Article 12.7 cont'd	12.7.3 Every ballot shall include at a minimum, the name of the Shareholder (s) as it appears on the Register of Shareholders for the Company as at the record date and the Shareholder's Reference Number (s). On a ballot for the Election of Directors, the names of the Nominees for the position of Director shall also be included.	As above	As above
10.	Dividends- Article 15.1	The Directors may from time to time by resolution recommend to the Shareholders the payment of dividend on the issued and outstanding shares in the capital of the Company subject to the provisions (if any) of the bylaws and sections 51 and 52 of the Act.	The Directors may from time to time by resolution, recommend to the Shareholders the payment of dividend on the issued and outstanding shares in the capital of the Company subject to the provisions (if any) of the bylaws, sections 51 and 52 of the Act, <u>the Company's Policies, as approved, the Banking Act, 2015, as amended and any other guidelines as issued from time to time by the Company's Regulators.</u>	Included additional references to the Company's Policies, the Banking Act and Regulator Guidelines that impact the decision to recommend the payment of a dividend.

6.7 Discussions ensued with the following additional changes being suggested and agreed to:

- (i) Article 4.4- Election of Directors- inserted “unless a poll is demanded, after “on a show of hands,”;
- (ii) Article 12. 3- Shareholders Meetings; Notice- inserted “electronic” before “printed,”;

6.8 The following concerns and/or feedback were also raised:

- (i) The importance of maintaining the in-person element in Shareholder Meetings going forward was emphasized, with the suggestion that hosting a completely online Meeting should only be in extreme situations where in-person attendance would not be possible.

In response, the Chairman committed to the above, noting that guidelines would be developed internally to guide the Board in the exercise of its discretion on the format of Shareholder Meetings. It was stated that the likely preference would be to host hybrid Meetings (both in-person and online), noting the thrust to increase Shareholder participation and engagement to include those who were based overseas.

During discussions, reference was made to the continuing fluid situation of the COVID-19 pandemic, noting that safety related concerns would be a major consideration under those circumstances.

- (ii) The Board was commended for its proactive action in proposing amendments to the Group's Bylaws, noting the changing dynamics of doing business. Particular mention was made of the amendment to include the digital voting option which would allow for real time results in instances where a poll is demanded and Shareholders voted according to the number of shares they held in the Company.
- (iii) On the issue of the directives from the ECCB against the declaration of dividends in respect of fiscal 2020 and 2021, it was suggested that the Group should challenge the Regulator's position on the matter, noting the efforts made over the years to maintain the Group's capital position, based on statutory requirements.

In response, the Chairman reiterated that unless the directives were revised, the Board had no discretion under the circumstances to consider a dividend payment in respect of the financial year ended September 30, 2020. She also detailed the basis given by ECCB for the directive to include:

- (a) current macroeconomic challenges
 - (b) reduced earnings or possible losses due to Non- Performing Loans and Advances
 - (c) increased provisions for Impaired Loans and
 - (d) the implementation of Basel II/III which would also result in increased provisioning.
- (iv) With respect to the submission of proxy forms issued for Shareholder Meetings, the Legal Counsel/ Corporate Secretary confirmed that facilities were in place for the electronic submission of completed proxy forms. Members were guided that completed proxy forms may be submitted via email. It was also noted that the digital voting software included the capability to accommodate proxy appointments.
- (v) In response to a query on whether hard copies of documents distributed electronically as part of Shareholder packages would still be available, this was answered in the affirmative. It was noted that hard copies would be provided upon request to the Legal/ Secretariat Department with arrangements being made to collect at the convenience of the Shareholder. It was also confirmed that hard copies of documents to include the Group's Annual Report would also be available to Shareholders who attend in-person on the day of the Meeting.
- (vi) Reference was made to Article 5.1 (m) of the Group's Bylaws that conferred the power on the Board to declare and pay an interim dividend. It was explained however, that there were a number of considerations that

would be taken into account in the exercise of the Board's discretion under this Article to include whether the Group was up-to-date in the publication of its audited financial statements, whether mid- year audited accounts were being produced to inform the decision and overall, whether the payment of an interim dividend was determined to be in the best interest of the Group.

- (vii) In response to a query on the voting procedure at Shareholder Meetings and whether a poll may be demanded even after the results of a show of hands, it was explained that Article 12.7.3 of the Group's Bylaws specifically provides for this to occur. It was further stated that this was a right afforded to Shareholders (at least ten (10), present in person or by proxy) to demand a poll.
- (viii) On the issue of security for online Shareholder Meetings, the Chairman confirmed that as a financial institution security related issues were taken seriously and assured that the Group's IT had been charged with ensuring the requisite protection was in place to preserve the integrity of the process.
- (ix) It was suggested that there should be some limit on the extent to which the Board could commit the Group to major deals in the absence of referring the issue to Shareholders for discussion and approval.

In response, the Chairman reiterated the importance of the Board continuing to carry out its duties and responsibilities as detailed in relevant legislation and its Bylaws, with only very specific major matters being referred to the Shareholders for approval.

The importance of maintaining strictest confidentiality under the Banking Act, 2015 (as amended) was also a critical consideration for

certain decision making powers remaining with the Board and not being referred to the Shareholders, particularly in the context of a public company, where disclosure management to third parties could be a challenge.

In terms of continued Shareholder engagement, the Chairman referenced the Shareholders Forum hosted in August, 2020 which included high level updates to Shareholders on major decision items and confirmed her commitment to hosting similar type events periodically to keep Shareholders informed.

Tabled: A resolution was proposed by Shareholder Keith Hurst and seconded by Shareholder Reginald Peterson to adopt the amended Bylaws for the Group subject to the additional amendments, as agreed to above.

Approved: The resolution having been put to the Meeting was voted upon and declared adopted by the Chairman.

7.0 CLOSURE OF MEETING

7.1 There being no further business, Shareholder Derrick Nicholas moved a motion to close the Meeting and Shareholder Londell Benjamin seconded the motion. The Members adopted the motion and the Chairman declared the Meeting closed at 4:40pm.

Read over and approved by the Shareholders on the _____ day of _____, 2021.

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RHODETTE PAIGE
LEGAL COUNSEL/ CORPORATE SECRETARY

**List of Participants via Zoom at the Special Shareholders Meeting of
Antigua Commercial Bank Ltd. held on December 30, 2020**

PRE- REGISTERED (122):

FIRST NAME	LAST NAME
Adekunle	Osoba (Former Director)
Ashanti	Parris
Lauria MK	Lewis
Augustine	Blaize
Geoffrey	Joseph
Karel	Forde
Lauvin	Phillip
Cornel	Hughes
Giovanni	Meyer
Hugh	Haywood
George	Holberton
Sherrie-Ann	Brazier
Dianah	Timothy
Mykel	Samuel
Vinolia	Medina
Doleen	Lee
Vernon	Blackman
Geri-Anne	Seaforth
Shantia	Edwards
Nadine	Armstrong
William	Martin
Melvin	Byers
Ruth	Spencer
David	Muzzatti
Michelle	Brown
Jonathan	Lindsay (Manager- Customer Relations & Service Quality)
Ruby	Henry
Steve	Samuel
Gordon	Derrick (Former Chairman- ACB M & T)
Mary	Walker
Conrad	Airall
Danielle	George-John
Maria	Blackman
Joel	Paige
Erica	Edwards
Agatha	Dublin
Harland	Henry
Laura D.	Barnes

FIRST NAME	LAST NAME
Adrian	Rhudd
Francis	Henry
Jean-Marie A.	Browne
Calvin	Simon
Lynroy	Samuel
Dwight	Gardiner
Kebra	Nanton
Violet	Mason
Mike	Robertson
Sandra	Christian
Debrah	Lewis
June	Blanchette
Beverly	Percival-Tonge
Shawn	Nicholas
Adlai	Carrott
Hugh	Haywood
Petronella	Roome Roberts
Dane	Solomon
Chris	Wright
Eloise	Silston-Hughes
Yvonne	Francis
Arlene	Joseph
Hyacinth C.	Matthew
Sandra	Abbott
Zephianne	Kentish
Yanik	Senhouse
Joseph Arthur	Senhouse
Anna	Fuller
Cecil B J	Lockhart
Septimus	Rhudd
John	Edwin
Thomas	Greenaway
Patrick V	Francis
Erica	Henry-Jackman
Andrew	Blanchard
Linnette	Withy Robinson
Pascale	Kentish
Constance	Wilkins
Jennifer	Maynard
Novelle	Martin
Helenita	Scotland-Crosby
Cleveland	Emanus
Reynold	Jarvis

FIRST NAME	LAST NAME
Vernon	Hall
Anthea	Brodie
Joanna	Charles (General Manager)
Janice	Michael
Angie	Bascus
Gary	Collins
Thomas A.	Joseph
Carl	Roberts
Deborah	Akande
Lisa	Brathwaite (External Auditors- KPMG representative)
Casmin	Knowles
Vanetta	Rodgers
Paget	King
Joyanne	Byers (Chief Financial Officer)
Jeffrey	Dellimore
Sonja	Thomas-Watson
Ewart	Williams
Jamey	Raynes
Devon	Davis
Michelle	Edwards
Rafiq	Henry
Maria	Abraham (Audit Officer)
Sharon	Matthew- Edwards (Vice Chairman-ACB)
C. Davidson	Charles (Director- ACB)
Dyna	Harney- Barnes (Director-ACB)
C. Kevin	Silston (Director- ACB)
C. Kamilah	Roberts (Director- ACB)
Desiree	Zachariah (Director- ACB)
Eric	Joseph (Director- ACB)
Sandra	Derrick (Director- ACB)
Peter	Blanchard (Chairman- ACB M & T)
Craig	Walter (Director- ACB M & T)
Helen	Looby (Operations & Accounting Officer- ACB M & T)
Stacey	Forde (Assistant Manager Human Resources- Training and Development)
Tracy	Benn- Roberts
Latisha	Brown
Clarence	Jarvis
Lenroy	McAnuff (Information Security Officer)
Sherene	Bird (Human Resources Executive)
Rana	Chastanet (Share/ Legal Representative)
Peecheeta	Spencer