

Schedule 2

ISSUER REGISTRATION STATEMENT
Sections 97(2), 97(3) and 97(4) of the Securities Act, 2001

FORM RS - 2

Select One: Annual Registration Issue of Securities

ANTIGUA COMMERCIAL BANK LTD.

(Exact name of Company as set forth in Certificate of Incorporation)

Place and date of incorporation:

Antigua and Barbuda - October 20, 1955

Street and postal address of registered office:

Thames & St. Mary's Streets, P.O. Box 95

St. John's, Antigua

Company telephone number: (268) 481-4200/1/2/3

Fax number: (268) 481-4229

Email address: acb@acbonline.com

Financial year-end: September 30 2020
(month) (day) (year)

Contact person(s): Rhodette F.C. Paige

Legal Counsel/Corporate Secretary

Telephone number (if different from above): (268) 481-4330

Fax number: (268) 481-4336

Email address: rbrowne@acbonline.com

Did the company file all reports required to be filed by Section 98 of the Securities Act, 2001 during the preceding 12 months?

Yes

No

Did the company file all reports required to be filed by the Companies Act during the preceding 12 months?

Yes

No

1. Description of the Industry in which the Company Operates

Banking / Financial Services

2. Exchanges on which the Company's Securities are Listed

Exchange(s)	Securities Type	No. of Shares	Valuation
Not Applicable			

3. Description of Securities Being Offered (including who is the Issuer and who is the Offeror of the Securities)

Not Applicable

4. Territories in which Securities are Being Offered

Territory	Effective Date
Not Applicable	

5. Description of Share Capital

a) Authorised

TYPE/CLASS	No. OF SHARES
Ordinary	150,000,000

b) Issued

TYPE/CLASS	No. OF SHARES
Ordinary	10,000,000

c) Outstanding

TYPE/CLASS	No. OF SHARES
Ordinary	140,000,000

80EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

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Ci g73 {gctu

O cklpi Cfftguu<_____ Paradise View, Dickenson Bay, Antigua _____

Vgrgr j qpg P q0< *48: +6: 3/638; / 464-4169 _____

Navlqduj grf f wtkpi r cuvhxg {gctu *penf kpi pco gu qhgo r m{gtu cpf f cvgu qhgo r m{o gpv0
I kxg dtlghf guetk vqp qh **current** tgr qpukdkkku0

Previous Roles

1. Deputy Managing Director BOSL April 2017 to August, 2018; 2.Chief Operations Officer- GM Corporate Services ECFH - January 2015 to March 2017; 3. Assistant GM- BOSL- October 2006 to December, 2014

Current Role:

General Manager - Antigua Commercial Bank-responsible for the leading and directing operations of the Bank and driving the implementation of its strategic priorities- October 1, 2018 to present

Gf wecvkqp *f gi tggut qj gt ceef go le s wrkhecvkpu. uej qqu cwgpf gf . cpf f cvgu<

BSc Banking and Finance -University of Manchester 1996-1999
ACIB- (Associate Chartered Institute of Bankers)- IFS (institute of financial services UK)-1996 -1999
MBA Finance- Manchester Business School 2006. 2007

Cnuq c F ktgevqt qhj g eqo r cp{] _[gu] Z _P q

Ktgvckpgf qp c r ctvko g dcuku. kpf kcvg co qwpvqh vko g vq dg ur gpvf gcrkpi y kj eqo r cp{ o cwgtu<

PqvCrrkcdig

Wig cffkklqpcnuj gguhhpgeguact{0

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Narcisse Moise

Position: Senior Manager - Credit

Age: 47

Mailing Address: Friars Hill, St. John's, Antigua

Telephone No: (268) 481- 4234; 464 4234

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Corporate Manager – CIBC FirstCaribbean International Bank (February 2006 to January 2019)

Responsibilities:

- Ensure that financial objectives are achieved by agreed timeline
- Ensure that all credit submissions are of the highest quality with all identified risks mitigated
- Visit customer's place of business at least twice annually
- Maintain credit conversion pipeline above 80%
- Ensure that total portfolio delinquency does not exceed 5%
- Consistently deliver exceptional customer experience
- Ensure that all customer complaints are addressed within 48 hours
- Ensure that all required documentation, security and risk management are in place to ensure satisfactory audit rating

Senior Manager – Credit – Antigua Commercial Bank (February 2019)

Current Responsibilities:

- Contribute positively to ensure that all business targets are achieved
- Ensure that Corporate, Commercial, Consumer, Credit Card and Recoveries portfolios are profitably managed within established risk parameters
- Ensure that total delinquency does not exceed 5% of portfolio
- Ensure that all required documentation, security and risk management systems are in place to ensure satisfactory audit rating
- Ensure that all operational goals are achieved within agreed timelines
- Ensure that all risk managements goals are achieved within agreed timelines
- Responsible for the institutionalization and implementation of exceptional customer service standards
- Engender the spirit of team work and a results-driven culture, equity in the distribution of tasks,

Education (degrees or other academic qualifications, schools attended, and dates):

Bsc Management & Sociology – University of the West Indies (1997 – 2000)

Msc Finance – Leicester University (2004 -2010)

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Peter N. Ashe

Position: Manager - ACB Mortgage & Trust Company Limited

Age: 56

years

Mailing Address: Friars Hill Road. St. John's Antigua

Telephone No.: (268) 481-4311/764-4315

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Manager, ACB Mortgage and Trust Company Limited- June 2006 to present

Provide strong support to the Board of Directors by spearheading the planning and establishing of the goals and targets of the Company to ensure the profitable and effective management, control and/or growth of the assets of the Company; Responsible for the operations of the Company.

Education (degrees or other academic qualifications, schools attended, and dates):

Bachelor's in Accounting – State University ,

Diploma in International Trust Management (ITM), TEP

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

P co g< Lq{cppg D{gtu

Rquklqp<Chief Financial Officer

Ci g< 40 {gctu

O cklpi Cfftgu< I wpy tqr gu. RQODqz Y : 66.UfRvgtu .Cpki wc

Vgrgr j qpg P q0< (268) 481-4284; 986/2282

Nuavlqudj grf f wtkpi r cuvhkxg {gctu *penf kpi pco gu qh go r m{gtu cpf f cvgu qh go r m{ o gpv0
I kxg dtlghf guetk vqp qh **current** tgr qpukdkkku0

Chief Financial Officer (position title change from Hkpcpeg (Ceeqwpkpi Gzgewkxg) ó Cpki wc
Eqo o gteknDcpmó 422; vq r tgujpv

Vq r tqxkf g utqpi uwr r qtvvq yj g I gpctenO cpci gt kp yj g r tqxkukp qhceewtcvg cpf eqo r tgi gpukxg
hkpcpeknceeqwpu cpf o cpci go gpvtgr qt u. r tqhkcdng cpf ghgevkxg ecuj o cpci go gpvcpf yj g qxgtcm
ghhlegpvf o kpkutcvkqp qh yj g Hkpcpeg. Ceeqwpkpi cpf Ewuxo gt Uwr r qtvqr gtcvkpp0

Gf wecvkqp *f gi tggq qt qyj gt cecf go le swrkhkcvkpu. uej qqu cwgpf gf . cpf f cvgu<

Cpki wc I ktn0J ki j Uej qqnó 3; ; 4 vq 3; ; 9
Cpki wc Ucvg Eqmgi g ó 3; ; 9/3; ; ;
DUe kp Ceeqwpkpi ó Wpkxgtukv{ qh yj g Y guv Kf kgu. Ecxg J kmEco r wu ó 3; ; ; ó 4224
Egt vkhgf Rwdrke CeeqwpvcpvóLwn{ 4235

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Wig cffkklqpcnuj ggu hhpgeguact{0

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

P co g< Tj qf gwg HEORcki g Rqukkap<Ngi cnEqwpugn IEqtr qtcvg Ugetgvct {

Ci g< 59 {gctu

O cklpi Cfftgu< #2 Belmont Estate , St. John's, Antigua

Vgrgr j qpg P q0< *48: +6: 3/6552 086/6552

Nkvlqduj grf fwtlpi r cuvhkxg {gctu *penw lpi pco gu qhgo r m {gtu cpf f cvgu qhgo r m {o gpv#0
I kxg dtlghf guetkr vkp qh **current** t gur qpukdkkku0

Ngi cnEqwpugn IEqtr qtcvg Ugetgvct { cvCpki we Eqo o gtelnDcpnó Qevqdt. 422: vq r tgujpv
/ r tqxk lpi ngi cncpf ugetgvctknur r qtvvq vj g Dqctf qhF ktgevqtu cpf O cpci go gpv=
/ O cpci gt qh vj g Ngi cnl UgetgvctkvF gr ctvo gpv

Gf wecvkqp *f gi tggu qt qyj gt cecf go le s wrkhecvkqp. uej qqn cwpf gf . cpf f cvgu<

- Dcej grmt qhNcy u y kj HktuvErnuu J qpqtu/ Wpkxgtukv{ qh vj g Y guv kof lgu. Ecxg J km Eco r wu. Dctdcd qu *3; ; ; vq 4224+
- Ngi cnGf wecvkqp Egtvhecvq qhO gtkv/ Pqto cp O cprg{ Ncy Uej qqn lco ckc *4226 vq 4228+
- Ceetgf kqf F ktgevqt Egtvhecvkqp ó kpurkwg qhEj ctvgtgf Ugetgvctkgu Ecpcf c *EUC+ / 4232

Cnq c F ktgevqt qh vj g eqo r cp{] _[gu] Z _P q

Kktgvkpgf qp c r ctvko g dcuku. kpf lecvg co qwpvqhko g vq dg ur gpvf grkpi y kj eqo r cp{ o cwgtu<

PqvCrrilecdig _____

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BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

P co g< _____ Cwuygp UOI kwepu _____

Rqukkqp<Ej keh KpvtpcnCwf kqt _____

Ci g<__50 {gctu _____

O cklpi Cfftgu< _____ Co gtlecp Tqcf .U0Lqj p0u .Cpvi wc _____

Vgnrj qpg P q0< *48: +6: 3/64551986/6455 _____

Nkavlqduj grf fwtkpi r cuvhkxg {gctu *kpenw kpi pco gu qhgo r m{gtu cpf f cvgu qhgo r m{o gpv0
I kxg dtlghf guetkr vkp qh **current** t gur qpukdkkkgu0

Chief Internal Auditor at Antigua Commercial Bank- August 2006 to present. Responsibilities are as follows:

- O cpci g vj g KpvtpcnCwf kvF gr ctvo gpvhqt vj g CED I tqwr 0
- Gxcnwcvg cpf r tqxkf g cuwtcepeg qp vj g cf gs we { cpf cr r rdecvkqp qh vj g u{uvgu qh kpvtpcn eqpvtnu hqt vj g qr gtcvkpu y kj kp vj g CED I tqwr 0 Gpuwtkpi vj cvr tqr gt u{uvgu u. r tqegf wtgu cpf kpvtpcneqpvtnu ctg kp r rceg cpf hqmjy gf 0
- O cng tgeqo o gpf cvkpu cpf qhgt cf xleg qp j qy vq o kpk k g cpf o cpci g tkumcu y gmcu gpuwtkpi eqo r rcepeg y kj u{uvgu u. r rdekgu cpf tgrgxcpvvtgi wcvkpu y kj c xkgy vq ko r tqxkpi vj g I tqwr 0 r gthqto cpeg0
- Eqpf wevkpxguki cvkpu y j gp tgs wkt gf 0
- Gpuwtkpi vj cvtgrgxcpvvtckkpi ku r tqxkf gf vq vj g KpvtpcnCwf kvuch0

Gf wecvkqp *f gi tggu qt qj gt cecf go le s wckkcvkpu. uej qqu cvgpf gf. cpf f cvgu<

November 2011 – The Chartered Institute of Bankers in Scotland

- Egtvhhgf KpvtpcnkpcnTkumO cpci gt *E K T O +

March 2009 – Florida International Bankers Association & Florida International University

- Cpvk/O qpg{ Ncwpf gtpi Egtvhhcvkqp *C O N I E C +

July 2001 ó University of Manchester, Great Britain

- O cugt qhDwukpguu Cf o kpkrtcvkqp *O DC+. Hkppeg

May 1993 ó Barry University, Miami, Florida

- Dcej grqt qhUelgpeg *DUe+. Hkppeg (Geqqo leu *O clqt+
- Cuqelcvgu F gi tgg *CUe+. Eqo r wgt Uelgpeg

Cnuq c Fktgevqt qhj g eqo r cp{] _[gu] Z _P q

Ktgvckpgf qp c r ctvko g dcuku. kpf kcvg co qwpvqhko g vq dg ur gpvf gcrkpi y kj eqo r cp{ o cwgtu<

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BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

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Rqukqp<Qr gtcvqpu cpf Ceeqwpvpi Qhhegt/CED O qtv ci g
& Trust Eqo r cp{ Nko kgf

Ci g< 76 {gctu

O cklpi Cfftguu< Rctgu Xkrnci g .Cpki wc

Vgrnj qpg P q0< *48: +986/653416: 3/6534

Nkvlqudj grf f wtkpi r cuv hkg {gctu *kpenw kpi pco gu qhgo r m {gtu cpf f cvgu qhgo r m {o gpv0
I kxg dtlghf guetkr vqp qh **current** t gur qpukdkkgu0

Qr gtcvqpu (Ceeqwpvpi Qhhegt *CED O qtv ci g (VtwuvEqo r cp{ Nko kgf +O c { 4233 vq
r t g u g p v

/ CmQr gtcvqpu cpf Ceeqwpvpi tgrvgrf f wkgu

Gf wecvkqp *f gi tggu qt qj gt cecf go le s wcr hkecvkqp. uej qqu cwgpfgf . cpf f cvgu<

Cpki wc Ucvg Eqngi g ó Fkr mjo c 3; : 6

WY Kó Gz gewkxg Fkr mjo c kp O cpci go gpvUwf kgu 4225

Cnq c Fkrgevqt qhj g eqo r cp{] _[gu] Z _P q

Ktgvckpgf qp c rctvko g dcuku. kpf lecvg co qwpvqhko g vq dg ur gpvf gcrkpi y kj eqo r cp{ o cwgtu<

PqvCrr hkecdig

Wig cff hkecpnij ggukhpgeguact {0

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

P co g<O ctlc Cdtcj co

Rquklqp<Cwf kvO

Hlegt

Ci g< 50 {gctu

O cklpi Cfftguu< Xlmc Ctgc. U0Lqj p0u .Cpwi wc

Vgnrj qpg P q0< *48: +6: 3/6473/464-4251

Nkavlqduj grf f wtkpi r cuv

hxg {gctu *kpenw f kpi

 pco gu qhgo r m{gtu cpf f cvgu qhgo r m{o gpv0
I kxg dtlghf guetkr vqp qh **current** tgr qpuklklkgu0

Cwf kvO

Hlegt

 ó Cpwi wc Eqo o gtelcnDcpmó lcpwt{ 4232 vq r tguqpv

- Tgxkgy r qrlkgu cpf r tqegf wtgu hqt eqo r rlcpeg y kj Cpw/O qpg{ Ncwpf gtlpi
- Cuukru y kj vj g o cpci go gpvqh vj g f gr ctvo gpv0 y qtnmuy
- Cuukru y kj vj g ceewtcvg cpf vko gn{ r tgr ctv0qp qhtgr qtu vq vj g Dqctf
- O cng uqwpf tgeqo o gpf cv0qp vq tgf veg tkum ko r tqxg eqvtqnu cpf qr gtcv0qpu
- Y qtmenqun{ y kj Gz vtpcnCwf kqtu. cpf O cpci go gpvr tqxkf kpi cuukucpeg cu tgs vltgf
- Uwr gt xkgu 5 uclh cvf kqtu
- Cuukvlp tgeqo o gpf kpi cpf eqpf wev0pi vtcl0kpi hqt uclh

Gf wecv0qp *f gi tggv qt qvj gt cecf go le swr

hlec v0qpu. uej qqu cwgpf gf. cpf f cvgu<

- DC ó Wpkxgtukv{ qh vj g Xkti kp Kucpf u ó 3; ; 6/3; ; :
- O DC kp Ceeqwpv0pi ó Dqy rpi I tggp Ucvg Wpkxgtukv{ ó 4224/4225
- Egtv0kgf K0vtpcnCwf kqt ó K0ukwng qh K0vtpcnCwf kqtu/ 422:

Cnuq c Fktgevqt qh vj g eqo r cp{] _[gu] Z _P q

K0tgcvkpgf qp c r ctv0ko g dcuku. kpf lecvg co qwpvqh vko g vq dg ur gpvf gcrkpi y kj eqo r cp{ o cwgtu<

Pqv Crr hlec dig

Wig cff k0kpcnuj ggu h0pgeguact{0

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Sidlow Frank

Position: Manager - Information Systems

Age: 45 years

Mailing Address: P.O. Box 3650 , Herbert's Estate, St. John's, Antigua

Telephone No.: (268)764-4371 /481-4371

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Manager - Information Systems	Antigua Commercial Bank	June 2016 to Present
Network Administrator/LAN Analyst	Antigua Commercial Bank	January 2006 to May 2016
- responsible for communications and technology systems and projects; network and systems support		

Education (degrees or other academic qualifications, schools attended, and dates):

BSc Computer Information Systems - Andrews University Berrien Springs, MI (1998 – 2002)

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Heidi Weste Position: Manager- Corporate Banking

Age: 40

Mailing Address: P.O. Box W1762, Scott's Hill, St. John's, Antigua

Telephone No. 268-481-4160/764-7401

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

May 2019 to present- **Manager- Corporate Banking-** Manages the Corporate Loans Portfolio and Corporate Banking Department

Experience **Manager- Retail Lending & Recoveries**

August 2018-
April, 2019

- To provide strong support to the Senior Manager Credit by managing the Consumer Lending, Securities and Maintenance and Recoveries Units profitably and effectively

April 2013- July **Corporate Accounts Executive**
2018

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Cwi wuv4233	Certified Risk and Compliance Management Professional (CRCMP) KpvtpcvqpcnCuqekcvqp qhTkumcpf Eqo r rkcpeg Rtqhgukqpcnu
O c{ 4233	Credit Analysis and Lending Gcuvgtp Ectkddgcp Kpukwqg qhDcpnki (HkpcpekcnUgtxlegu
Ugr vgo dgt 4232	Professional in Human Resources (PHR+) J T Egtvkecvqp Kpukwqg
Cwi wuv4229/ Lxpg 422:	Master of Business Administration Kpvt Co gtlecp Wpkxgtukv{ qhRwgtvq Tleq. Ucp Lxcp RT
Cwi wuv4226/ O c{ 4229	Bachelor Degree in Psychology (Magna Cum Laude) Wpkxgtukv{ qhv j g Xkti kp Kucpf u %4 Lqj p Dtgy gtai Dc{ . U0Vj qo cu 22: 24

Cnq c Fktgevqt qhv j g eqo r cp{] _[gu]z _P q

Kitgclpof qp c r ctvko g dcuku. kpf kecvg co qwpvqh vko g vq dg ur gpvf gcikpi y kj eqo r cp{ o cwgtu<

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

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Rqukkp<O cpci gt/ Ewuxo gt Tgrvkvpu cpf Ugtxleg S wrkv{

Ci g< 49 {gctu

O cklpi Cfftgu< Cedar Hill , P.O. Box 3456, St.John's, Antigua

Vgrgr j qpg P q0< *48: +6: 3/6427 086/6427

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I kxg dtlghf guetr kvp qh **current** t gur qpukkkkgu0

O cpci gt ó Ewuxo gt Tgrvkvpu cpf Ugtxleg S wrkv{ cvCpki wc Eqo o gteknDcpmó Lwpg 4229 vq r t gupv
F wkgu<

- Kp ej cti g qhEwuxo gt Tgrvkvpu qr gtcvkpu hqt vj g CED J gcf Qhleg y j lej kpenw gu vtgcwt {
qr gtcvkpu. tgo qvg ci gpekgu. F gdk/Ectf. pgy ceeqwpvu. y ktg vtcpuhgtu cpf plj vf gr qukvcevkv{0
- Cnuq r tqlgevo cpci gt hqt ugxtc nr tqlgevu. uwej cu vj g kvucnkvqp qh vj g Crej go { Rc{o gpv
Rtqeguulpi Uwkvg y j lej j cpf ngu cwqo cvkp qh y ktg vtcpuhgtu cpf f tchu. GECEJ r tqlgev
*qpi kpi +. kvucnkvqp qh y q CVO u cvtgo qvg mjevkvpu

Gf wecvkv *f gi tggv qt qvj gt cecf go le s wrkvkvkv. uej qqu cwgpfgf. cpf f cvgu<

O cvgt qh Uekpeg *OU+ó O cpci go gpv/ Wpkxgtukv{ qh O ct {rpf Gcvgt Uj qtg 3; ; 5 / 3; ; 7
Dcej grmt qh Uekpeg *DU+ / Ceeqwpkpi / Wpkxgtukv{ qh O ct {rpf Gcvgt Uj qtg 3; ; ; / 3; ; 5
U0Lqugr j u Cef go { 3; ; 4 / 3; ; :

Cnuq c F kgevqt qh vj g eqo r cp{] _[gu] Z _P q

Ktgvkpgf qp c r ctvko g dcuku. kpf kev g co qwpvqhko g vq dg ur gpvf gcrkpi y kij eqo r cp{ o cvgtu<

Pqv Crr rkdig

Wig cffkvpknij ggu hpgguact{0

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Sharon Nathaniel

Position: Manager -Risk and Compliance

Age: 54 years

Mailing Address: Mount Pleasant, St. John's Antigua

Telephone No.: (268) 464-4181 /481-4195

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Manager- Risk & Compliance- December 2019 to present
-Manages the Risk & Compliance Department and exercises oversight over the Bank's Enterprise Risk Management Programme
Acting Manager- Risk & Compliance- May 2019 to November 2019 Corporate
Accounts Executive - July 2010 to April, 2019

Education (degrees or other academic qualifications, schools attended, and dates):

- The University of Leicester - Masters in Business Administration - Finance (2009)
- The University of the West Indies - Diploma in Management (Distinction) (2001)
- The University of the West Indies - Administrative (Professional) Secretaries Certificate (2000)
- Chartered Institute of Bankers Banking Certificate (1999)

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Sherene Bird

Position: Human Resources Executive

Age: 53 years

Mailing Address: Friar's Hill, P.O. Box 2735, St. John's, Antigua

Telephone No.: (268) 464-4240/481-4240

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

- **Human Resources Executive- Antigua Commercial Bank - August, 2015 to present**
 - manages the HR Department and is mainly responsible for dealing with HR and premises related issues for the Group

- **Training and Development Manager- Sandals Grande Resort – 2001 to July 2015**
 - develop and deliver training programs; supervise internship Programs and Hospitality Training Programs

Education (degrees or other academic qualifications, schools attended, and dates):

MSc -Research and Development Studies –University of the West Indies Jamaica

BSc-Government –University of the West Indies –St. Augustine

Also a Director of the company [] Yes [X] No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Personal Data

Qualifications

City

Office Address: Room 45; 9, Upper Ncpge. Oe Mpppau. St. Lqj pau. Cpxi we

Telephone: 3/659: 686/35721j 783/6248

Education: University of the West Indies, St. Augustine, Trinidad and Tobago
I am currently employed at

Antigua Commercial Bank- Project Manager –March 1, 2017 to present

Responsible for ensuring the Bank's projects are managed within time and budget and that process adhere to acceptable project management methodologies such as PRINCE2 or PMI.

LIAT (1974 Ltd-January 6, 2014 to February 24, 2017- Network Administrator

LIME/CW Jan 2009 to October 31, 2013- Regional Project Manager

Current Employer: Antigua Commercial Bank, Antigua, Barbuda

Employment History: Antigua Commercial Bank, Antigua, Barbuda
3; ; 2 RTREG4 Hqwpf vkap oP qxgo dgt 4235

Current Position: Project Manager Yes

Current Employer: Antigua Commercial Bank, Antigua, Barbuda

Personal Data

Current Employer: Antigua Commercial Bank, Antigua, Barbuda

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: **LOIS TEAGUE**

Position: **ASSISTANT MANAGER – CUSTOMER**

RELATIONS & SERVICE QUALITY

Age: **50 YEARS**

Mailing Address: **CROSBIES, ST. JOHN'S, ANTIGUA**

Telephone No.: **(268) 461-4197/ 464-4197**

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

- **ASSISTANT MANAGER- CUSTOMER RELATIONS & SERVICE QUALITY- December, 2016 to present**
 - 1. TO MANAGE ALL ASPECTS OF RETAIL BANKING AT THE VILLAGE WALK BRANCH;**
 - 2. TO BE THE “BANKER” OF THE BUSINESS PROCESS RE-ENGINEERING TEAM- RESPONSIBLE FOR REVIEWING ALL CURRENT PROCESSES TO IMPROVE OVERALL EFFICIENCY.**

- **CUSTOMER SERVICE SUPERVISOR – ANTIGUA COMMERCIAL BANK- 2007 TO 2016 – Teller Supervisor**

Education (degrees or other academic qualifications, schools attended, and dates):

POST GRADUATE DIPLOMA IN BANKING & FINANCIAL SERVICES FROM THE UNIVERSITY OF LEICESTER. ENGLAND.

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

NOT APPLICABLE

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Marketing & Corporate Communications Manager

Name: _____ Position: _____

Age: _____

Mailing Address: _____

Telephone No.: _____

List jobs held during past five years (including names of employers and dates of employment). Give brief description of **current** responsibilities.

Education (degrees or other academic qualifications, schools attended, and dates):

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Trevor Smith (Jr)

Position: Finance & Accounting Officer

Age: 28

Mailing Address: Gray's Hill

St. John's

Antigua

Telephone No.: (268) 481-4241/(268) 464-4241

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

1. Aug 2014 – Dec 2018 Grant Thornton Antigua LLP – External Auditor
2. Jan 2019 – Nov 2019 Grant Thornton UK LLP – External Auditor
3. Nov 2019 – Current Antigua Commercial Bank – Finance & Accounting Officer

Current Responsibilities

1. Assist in monitoring the Company performance monthly and quarterly as required
2. Prepare management accounts on a monthly basis, conducting variance analysis, reviewing results and making recommendations before submission to the board.
3. Accurate and timely preparation and submission of financial reports for review by the Auditors/ECCB.
4. Closely monitoring and ensuring timely and profitable management of the bank's domestic and foreign cash resources and investments.
5. Ensure that the department's registers and logs are updated with all required information in accordance with the Bank's procedures and on a timely basis.
6. Monitor the efficient and effective use of the Bank's 4Sight system and ensure that all vouchers are filed.

Education (degrees or other academic qualifications, schools attended, and dates):

Degrees and Academic Qualifications

1. Association of Chartered Certified Accountant (ACCA) – Jan 2018
2. BSc. Accounting and Finance (First Class Honors) – May 2014
3. Antigua State College Certificate – 2011
4. CAPE Certificate – 8 CAPE Subjects
5. CXC Certificate – 8 CSEC Subjects

Schools Attended

1. University of the West Indies (Cavehill Campus) – 2011 – 2014
2. Antigua State College – 2009 – 2011
3. Antigua Grammar School – 2004 - 2009

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

N/a

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: PATRICIA C. FARRELL

Position: ASSISTANT MANAGER - RECOVERIES

Age: 49 YEARS

Mailing Address: P.O. BOX 922

ST. JOHN'S,

ANTIGUA

Telephone No.: 268-764-4267

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

ANTIGUA COMMERCIAL BANK –

June 01, 2012 – January 31, 2019: Supervisor – Securities & Maintenance ACB

- Audit securities relative to newly booked loans, detecting and ensuring correction of loan security omissions and irregularities, and following for perfection in order to ensure that all documents are in place prior to disbursement.
- Function as the primary custodian of all security documents, ensuring that dual custody is maintained at all times in accordance with the Bank's policy and procedures.
- Ensure that loans are properly disbursed/processed to Customers' accounts in an accurate and timely manner once the pledged security is in place.
- Ensure that all insurance premiums are paid on a timely basis to minimize risk and loss, and to protect the Bank's interest should it become necessary.
- Assist the Recoveries Department with realization of securities.

February 01, 2019 to present -Assistant Manager – Recoveries ACB

- Manage a collection strategy ensuring that routine credit operations inclusive of calls, visits, collecting payments, refinancing loans, taking new collateral, legal action, compiling and providing statistical reports etc. are carried out.
- Ensure that the unsatisfactory account portfolio is managed profitably to reduce the ratio of unsatisfactory accounts and minimize any potential loss.
- Ensure that all required documentation and security relative to unsatisfactory accounts are in place, and that any legal action taken is properly executed in order that ACB does not suffer any financial loss or negative exposure.
- Prepares Applications for Restoration of Non-Performing Accounts, where applicable.
- Prepares a history of each account with requests for Notices to Pay Off for accounts approved for foreclosure.

Education (degrees or other academic qualifications, schools attended, and dates):

Certificate of Achievement – The University of the West Indies Open Campus – Supervisory Management:
July 2016
Associate to the Institute of Canadian Bankers: June 2003
Certificate of Achievement – Florida Atlantic University – Debt Collection and Customer Service Techniques:
November 2001
Advanced Level Accounting – University of London/General Certificate of Education: June 1994
Graduate High School Diploma – Princess Margaret Secondary: 1981-1987

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:
N/A

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Ishawn James	Position: Compliance Specialist
	Age: <u>41 years</u>
Mailing Address: P.O. Box W139, Bellevue Estate, St. Peter's, Antigua	
Telephone No.: <u>1-268-481-4252/464-4252</u>	

List jobs held during past five years (including names of employers and dates of employment)
Give brief description of **current** responsibilities.

Antigua Commercial Bank- Compliance Specialist- July 2020 to present

- Co-ordinate the compliance monitoring program;
- Formulate and amend AML Policies and procedures;
- Conduct compliance reviews;
- Monitor trends and transactions to detect irregular activity

Eastern Caribbean Central Bank – June 2012 – June 2020

Examiner: Anti Money Laundering Unit – Bank Supervision Department

- Monitored emerging AML/CFT risk;
- Developed and implemented a risk based AML/CFT supervisory framework;
- Developed guidelines for the risk management framework;
- Assessed and monitored risk and risk management practices

Education (degrees or other academic qualifications, schools attended, and dates):

Baruch College - Zicklin School of Business – January 2001 – May 2005

Bachelors of Business Administration Accounting

Global Association of Risk Professionals Certificate – Financial Risk and Regulation – December 2017

Association of Certified Anti Money Laundering Specialist – Certified Anti- Money Laundering Specialist (CAMS)- September 2018

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Stacey Cheneau Forde

Position: Assistant HR Manager – Training & Development

Age: 38

Mailing Address: # 36 Rio Seco Drive, Real Spring, Valsayn, Trinidad, W.I.

Telephone No.: 1-868-761-9327

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Antigua Commercial Bank – St. John's, Antigua W.I.

Assistant Human Resource Manager – Training and Development May 1, 2020 – Present

Responsible for ensuring that the organisation's strategic objectives are achieved by developing and delivering an effective training & development and talent management programme to build intellectual capacity and skill building for all employees.

Duties:

- 1.1 Designs and delivers training programmes
- 1.2 Prepares training audit for review by 30 May each year
- 1.3 Liaises with Unit Managers and Department Heads to update training needs and ensures input is received from all departments on a timely basis.
- 1.4 Prepares Training Plan and submits for approval by 30 June annually.
- 1.5 Prepares Training Catalogue and Training Schedule as part of Training Plan submission
- 1.6 Co-ordinates all training schedules – including cross training, designs, customizes and conducts in-house training programmes.
- 1.7 Prepares and updates the Bank's Customer Service Charter
- 1.8 Maintains training library and equipment.
- 1.9 Recommends and evaluates external trainers, training programmes and the transfer of learning.
- 1.10 Reviews Performance Appraisals quarterly to ensure that training and development needs identified are addressed in an effective and timely manner.
- 1.11 Evaluates all requests for staff, checking against approved complement. Advertising and evaluating applications, interviewing applicants, checking references, recommending and confirming approval to hire. Making all necessary arrangements for salary payments in accordance with Recruitment Policy.
- 1.12 Liaises with Schools, Tertiary and other institutions of higher learning to ensure an excellent selection of candidates for selection/recruitment.
- 1.13 Updates Bank's Orientation Programme and ensures that all new employees are properly socialised into the organisation.
- 1.14 Prepares up-to-date vacancy matrix and prepares monthly staff-movement report.

Eastern Credit Union Cooperative Society Limited – La Joya

Human Resource Officer – Training and Development Jun 8, 2015 – Mar 27, 2020

Responsible for the selection, design and implementation of all the Credit Union's Training and Development activities in an effort to enhance employee Performance Management at all levels.

Maritime Preservation Limited – Port of Spain

Human Resource Manager Apr 7, 2014 – Jun 5, 2015

Responsible for managing all the company's Human Resources singlehandedly.

Education (degrees or other academic qualifications, schools attended, and dates):

Post Graduate

Heriot-Watt University, Edinburgh Business School

MSc Human Resource Management Jun 2015

Post Graduate Diploma Human Resource Management Jan 2014

Post Graduate Certificate Human Resource Management Jun 2013

Graduate

University of the West Indies, St. Augustine

BSc Public Sector Management (Second Class Honours) Jun 2006

Technical

John S. Donaldson Technical Institute

NEC Technician Diploma Telecommunications Engineering Jun 2004

Soft Skills

Employers Solution Center – Employers Consultative Association

Certificate of Labour Laws in Trinidad and Tobago Dec 2018

Certificate of Industrial Relations Management Jun 2018

CaribDE (Caribbean Development Educator) Oct 22, 2016 – Oct 29, 2016

Villa Santa Maria, Castries, St. Lucia

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

As much as the company requires and more where possible.

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Lenroy McAnuff Position: Information Security Officer

Age: 40

Mailing Address: Lot 115
Palm Circle, Magil Palm
Spanish Town, St. Catherine
Jamaica

Telephone No.: 18765899675

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Name of Employer: Antigua Commercial Bank
Dates of employment: July 2020 - Present
Position: Information Security Officer

The Information Security Officer provides support to the Manager Information Systems (MIS) by overseeing camera surveillance monitoring; implementing the recommendations of internal and external auditors; ensuring and maintaining the Bank's PCI DSS compliance status; and identifying and reporting all IT Operational Risk matters to both the MIS and Manager - Risk and Compliance (MRC).

Name of Employer: Registrar General's Department
Dates of employment: February 2012 – July 2020
Position: Information Systems Manager

The Information Systems Manager is required to manage all IT service operations, processes and procedures, to ensure that support, maintenance and upgrade activities are delivered effectively and in line with SLAs. The role also ensures that controls are in place to protect the Registrar General's Department from cyber-attacks and internal information security risks which includes data leak, system availability and system integrity. The role ensures security operational compliance to all appropriate standards and applicable regulations.

Education (degrees or other academic qualifications, schools attended, and dates):

Isabel I University/European Business School of Barcelona

Pending- MSc. Big Data and Business Intelligence
[2019 -current]

Excelsior Community College

BSc. Management Information Systems
[2006 -2010]
Diploma in Science Electronic Engineering
[1999-2003]

National Council on Technical and Vocational Educational and Training

Diploma: Business Management
[December 2016]

(ISC)²

Certified Information System Security Professional (CISSP)
[August 2019]

Microsoft

Microsoft Certified Solutions Expert (MCSE)
[August 2017]
Microsoft Certified Solutions Associate (MCSA)
[July 2017]
Microsoft Certified Professional (MCP)
[April 2017]

Fortinet

Fortinet Network Security Professional (NSE-4)
[March 2018]

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Use additional sheets if necessary.

BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: ANIKA L HENRY

Position: Assistant Manager Banking Operations

Age: 42 years

Mailing Address: P O Box W844 Upper Fort Road, St. John's Antigua

Telephone No.: 268 723 0151

List jobs held during past five years (including names of employers and dates of employment).
Give brief description of **current** responsibilities.

Antigua Commercial Bank – Assistant Manager – Banking Operations – August 2020 to present
Currently, the main responsibilities include:

- i. Manages the execution of ACB strategies for Back Office Operations and Electronic Banking;
- ii. Leads the Banking Operations team to create and maintain a seamless integrated operating model across services and operating centres within the Bank
- iii. Acts as internal point of escalation across Back Office Operations related to Treasury & Cash Management, Digital Banking, and Branch Support & Verification.
- iv. Ensures that the regulatory framework of the functions in Banking Operations meets all regulatory requirements.
- v. Drives the implementation of technology in Banking Operations
- vi. reviews and prepares reports within Banking Operations
- vii. Supports the execution of the operations strategy of the Bank
- viii. Ensures that the regulatory framework, policies and circulars are complied with in Banking Operations

Antigua Commercial Bank-Supervisor/Assistant Accountant – January 2011 – July 2020

Education (degrees or other academic qualifications, schools attended, and dates):

Association of Chartered Certified Accountants (ACCA)
– CAT - Certified accounting Technician – 2009
ACCA – Knowledge & Professional Module completed

Also a Director of the company Yes No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Use additional sheets if necessary.

7. DIRECTORS OF THE COMPANY

Information concerning non- Executive Directors

Name: Lorraine Raeburn (formerly Headley) Position Chairman
Age: 51 years _____

Mailing Address: P.O. Box 1568, Belle View Estate, _____
St. John's, Antigua _____

Telephone No.: 460-4683/764-2133

List jobs held during past five years (include names of employers and dates of employment).

- Director, Crystal Cay Ltd.
- Chairman- Antigua and Barbuda Tourism Authority
- Joint Owner of Keyonna Beach – All Inclusive – Johnson Point, Antigua – April 2008 - Present

Give brief description of **current** responsibilities

Chairman of the ACB Board
Director of the ACB Mortgage & Trust Company Limited's Board – appointed by ACB Board

Chairman of the following Board Sub-Committee:

- Governance and Executive Committee

Member of the following Board Sub-Committees:

- Human Resources & Compensation Committee

Note: Board Member - Caribbean Corporate Credit Card Corporation

Education (degrees or other academic qualifications, schools attended, and dates):

- Masters in Business Administration – University of the West Indies, Barbados – 1997
- Bachelor of Arts Degree – Mathematics & Economics, Cirton College, Cambridge University, England – 1990
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) - 2013

Use additional sheets if necessary

DIRECTORS OF THE COMPANY:

Information concerning non- Executive Directors:

Name: Sharon A. Matthew-Edwards Position: Vice-Chairman

Age: 49 years

Mailing Address: P.O. Box 2334, Royal Estate
St. John's, Antigua

Telephone No.: 764-5391/562-4222

List jobs held during past five years (include names of employers and dates of employment).

- Owner/Manager – Concord Business Associates, Chartered Accountants – 2010 – present

Give brief description of **current** responsibilities

Vice- Chairman of the ACB Board
Vice- Chairman ACB Mortgage & Trust Company Limited's Board – appointed by ACB Board
Chairman of the following Board Sub-Committee:
- Audit & Risk Management Committee

Member of the following Board Sub-Committees:

- Governance & Executive Committee
- Credit Committee
- Board of Trustees- ACB Pension Scheme

Education (degrees or other academic qualifications, schools attended, and dates):

- Continuing Professional Development Courses – 1994 – Present
- International Financial Reporting Standards Train the Trainer Course – 2012
- Chartered Accountant Designation – The Atlantic School of Chartered Accountants – Nova Scotia, Canada – 1994
- Bachelor of Commerce Degree (cum laude) – Double Major in Accounting & Finance – St. Mary's University, Nova Scotia, Canada – 1992
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2016

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY:

Information concerning non-Executive Directors:

Name: Sandra Derrick

Position: Vice-Chairman

Age: 54 years

Mailing Address: P.O. Box 359,

St. John's, Antigua

Telephone No.: 764-5361

List jobs held during past five years (include names of employers and dates of employment).

2019 to present- Financial Consultant

2017 to 2019 Chief Financial Officer (CFO) - Eastern Caribbean Asset Management Corporation (ECAMC)

2016- 2017- Financial Consultant;

Give brief description of **current** responsibilities

Vice- Chairman of the ACB Board

Director on the ACB Mortgage & Trust Company Limited's Board – appointed by ACB Board

Chairman of the following Board Sub-Committee:

- Technology Committee

Member of the following Board Sub-Committees:

- Human Resources & Compensation Committee
- Governance and Executive Committee
- Board of Trustees- ACB Pension Scheme

Education (degrees or other academic qualifications, schools attended, and dates):

- MBA Finance, Marketing & Decision Sciences – Kellogg School of Management – Northwestern University, Evanston, Illinois – 1993
- BSc. Industrial Engineering – Stanford University, Stanford, California – 1988
- Professional Certifications – CFA – Certified Financial Analyst - 1999
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2016

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY
Information concerning non- Executive Directors

Name: __Cassandra P. Simon__

Position: __Vice- Chairman__

Age: 53 years

Mailing Address : Cane Drive , Jeffrey's Estate , Potters, Antigua

Telephone : No. 7205155

List jobs held during past five years (include names of employers and dates of employment).

- Principal- Accounting Solutions- 1999 to present

Give brief description of **current** responsibilities

Principal- Accounting Solutions

Audit, Accounting, Tax, Payroll, Software Installation, Staff Training and Financial Advisor to Businesses and Individuals

Vice- Chairman of the ACB Board

Director of ACB Mortgage & Trust Company Limited's Board – appointed by ACB Board

Chairman of the following Board Sub-Committee:

- Credit Committee
- Board of Trustees- ACB Pension Scheme

Member of the following Board Sub-Committees:

- Audit & Risk Management Committee
- Governance and Executive Committee

Education (degrees or other academic qualifications, schools attended, and dates):

B.SC (Hons) Accounting 1991 –UWI, Cave Hill

ACCA, 1997 –Association of Certified Chartered Accountants;

Diploma, Computer Repair & networking 2001-Antigua & Barbuda Institute of Information Technology

Chartered Director - Caribbean Governance Institute- 2019

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Information concerning non- Executive Directors

Name: C. Davidson Charles _____ Position: Director _____

Age: 56 years _____

Mailing Address: St. Clair's Heights, P.O. Box 3701, _____

St. John's, Antigua _____

Telephone No.: 480-4104(w)/ 464-7115(m)

List jobs held during past five years (include names of employers and dates of employment).

- General Manager / Director- at Hutchinson Antigua – April 2016 to present;
- Managing Director – Cable & Wireless Lee wards, BVI and TCI between 2010 and 2012.
- General Manager Antigua -2002 through 2015.

Director of the ACB Board

Director of ACB Mortgage & Trust Company Limited's Board -appointed by ACB Board

Member of the following Board Sub-Committees:

- Governance & Executive Committee
- Technology Committee
- Scholarship Screening Committee

Give brief description of **current** responsibilities

-General Manager /Director at Hutchinson Antigua

- Oversee the daily operations;

-Owner and manage audit practice at CD Charles Chartered Accountants

- auditing for private companies , public and non-profit organisations to statutory authority;
- auditing and business advisory role including companies involved in wide range industries;
- preparation of financial forecast ,cash flow projects, assistance to clients in establishing accounting policies ,preparation of corporate tax returns, tax planning and consultation and preparation of annual returns.

-Directorships

- Director Eastern Caribbean Amalgamated Bank –October 2015 to present;
- Director Antigua Lions Club –July 2016 to present
- Director- Sagicor Life Insurance Inc.

Education (degrees or other academic qualifications, schools attended, and dates):

-Canadian Institute of Chartered Accountants –CA

- Institute of Chartered accountants of Eastern Caribbean (ICAEC)-CA -1986

Dual Degree of St. Mary's University – Halifax, Nova Scotia, Canada

- Bachelor of Commerce, B.Comm-Major in Accounting- St. Mary's University – 1984;
- Bachelor of Arts ,BA –Major in Economics -1984

Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2008

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

Name: C. Kevin Silston

Position: Director

Age: 45 years

Mailing Address: Old Popeshead Road, Mount Pleasant
St. John's, Antigua

Telephone No.: 764-6649(m), 5 6 1 -8381 (h)

List jobs held during past five years (include names of employers and dates of employment).

- Medical Benefits Scheme (MBS), Nevis Street, St. John's, Antigua.
Chief(Executive Officer- October 2017 to Present
- International Monetary Fund, Washington, D.C., USA
Advisor to Executive Director for Canada, Ireland and the Caribbean –Sept. 2013 to Feb. 2017.

Give brief description of current responsibilities

- managing a Public Corporation primarily responsible for financing healthcare in Antigua and Barbuda with specific tasks including:-
 - managing 175 employees;
 - overseeing the operation of six pharmacies;
- managing the Antigua and Barbuda Central Procurement Unit (ABCPU).

Director of the ACB Board -Member of the following Board Sub-Committees: - Credit Committee; Human Resources and Compensation Committee (Chairman) ; Technology Committee; Board of Trustees- ACB Pension Scheme

- **Accredited Director Certification – Chartered Governance Institute of Canada – 2020**

Directorships

- Mount St. John's Medical Centre Board of Directors

Education (degrees or other academic qualifications, schools attended, and dates):

- The University of the West Indies, Mona Campus, Kingston, Jamaica
Masters of Science in Economics (2002)- (UWI Fellowship)
- The University of the West Indies, Mona Campus, Kingston, Jamaica
Bachelor of Science in Economics and Accounting (1997)

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Information concerning non- Executive Directors:

Name: C. Kamilah Roberts

Position: Director

Age: 38 years

Mailing Address: # 12 Deep Bay Heights.

St. John's, Antigua

Telephone No.: 1-268-464-5265(m)

List jobs held during past five years (include names of employers and dates of employment).

Roberts & Co.- Attorneys-at-Law & Notaries Public -April, 2005 -present
Current position: Senior Partner

Give brief description of current responsibilities

- Actively participate in the management of the Law Firm and heads the Firm's Litigation Department and the Banking, Finance and Securities Department to include but not limited to:-
 - providing legal advice on a range of corporate and banking matters including lending and securities, disputes arising from the bank-customer relationship, contract law disputes, debt recovery challenges and a range of employment disputes;
 - acting on behalf of financial institutions in debt recovery matters, civil proceedings and in labour proceedings before the Industrial Court.
- Practicing Law in the following main areas :- Banking and Commercial Law; Civil Litigation; Real Estate Law; Employment Law; Family Law; Probate; Medical Negligence.

Directorships

- Roberts & Co. Inc. - Director (company engaged in the provision of legal and related services)
 - CMT Corporate Services Ltd. -director (corporate management service provider)
 - CMT International Ltd. - director (corporate management service provider)
- Director of the ACB Board -Member of the following Board Sub-Committees:
- Credit Committee; Human Resources and Compensation Committee; Audit & Risk Management Committee; Scholarship Screening Committee (Chairman)

Education (degrees or other academic qualifications, schools attended, and dates):

- Bachelor of Laws (Hons) –University of Leicester, UK, 2003
- Bar Vocational Course- BPP Law School, UK 2004
- Legal Education Certificate (LEC)- Norman Manley Law School, Jamaica, 2005
- Master of Laws- Kings College ,London (Intellectual Property), UK, 2012.
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA)- 2019

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

Name: Desiree A. Zachariah Position: Director

Age: 57 years

Mailing Address: P.O. Box 2101, McKinnons,
St. John's, Antigua

Telephone No.: 736-7205 (m)

List jobs held during past five years (include names of employers and dates of employment).

Information Technology (IT) Consultant by profession

Give brief description of **current** responsibilities

- Project Management
- Business Analysis
- Software Design
- Lead the procurement process for the supply of the Cabinet Dashboard which will be used by the Cabinet of the Government of Antigua and Barbuda. Activities included gathering the user requirements, creating the software system specification, creating the associated request for proposal (RFP) and evaluating the proposals submitted by vendors in response to the RFP
- Director of the ACB Board -Member of the following Board Sub-Committees:
Credit Committee; Audit & Risk Management Committee; Technology Committee; Scholarship Screening Committee

Education (degrees or other academic qualifications, schools attended, and dates):

- Certificate in Project Management from the University of the West Indies, (2019)
- CVQ Certification from the Government of Grenada through the National Training Agency of Antigua and Barbuda (2015)
- Master of Arts in Contemporary Diplomacy with a concentration in Internet Governance (pass with merit) from the University of Malta (Diplo Foundation), Malta (2015)
- MBA courses in Human Resource Management, Management Information Systems, and Management Economics, Management Accounting from the University of the West Indies, Barbados
- BSc Computer Science (summa cum laude), Long Island University, New York.
- Accredited Director Certification - Chartered Governance Institute of Canada - 2020

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

Name: Eric E. Joseph Position: Director

Age: 56 years

Mailing Address: 13 Croton Lane, Fitches Creek
St. George's, Antigua

Telephone No.: 764-5647(m) ,462-7780 (h)

List jobs held during past five years (include names of employers and dates of employment).

May 2016 – Present -Technical Services Consultant-Ministry of Information, Broadcasting, Telecommunications and Information Technology

Give brief description of current responsibilities

- Provide policy advice to the Minister of Telecommunications on a range of Telecoms and ICT issues and participate in the development of a comprehensive regulatory framework for the ICT sector including the drafting of supporting telecoms regulations and standards.
- Spectrum Management, licensing, numbering and enforcement of related technical standards
- Maintenance of the Government's Emergency Radio network and the E911 Centre.
- Director of the ACB Board -Member of the following Board Sub-Committees:
Credit Committee; Audit & Risk Management Committee; Technology Committee and Scholarship Screening Committee

Education (degrees or other academic qualifications, schools attended, and dates):

- 2012- 2014 Master of Business Administration (Distinction) University of the West Indies (Cavehill)
- Aug- October 2014 Project Management Framework University of the West Indies (Cavehill)
- 2001 - 2004 Cisco Certified Networking Professional (CCNP) - Cisco Systems
- 2001 - 2004 Cisco Certified Design Professional (CCDP) - Cisco Systems
- 1993 - 1995 BTEC Higher National Diploma (HND) in Electronics and Communications Engineering
The Cable and Wireless College, Coventry Midlands England
Coventry University, Coventry Midlands England
- 1985 - 1988 BTEC National Diploma in Electronics and Communications Engineering
The Cable and Wireless College, Porthcurno, Cornwall, England

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:irector

Name: Dyna M. Harney - Barnes _____ Position: Director _____
Age: 45 years _____
Mailing Address: P.O. Box W840, Scott's Hill
 St. John's, Antigua _____
Telephone No.: 464-5311 (m) 462-1062 (w)

List jobs held during past five years (include names of employers and dates of employment).

2001- present	General Manager - Harney Motors Ltd. (HML) and Ace Enterprises Ltd. (ACE) and Real Estate Property Manager
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Give brief description of **current** responsibilities

Harney Motors Ltd (HML) and Ace Enterprises Ltd (ACE)

- Manage daily operations and long-term strategic activities for HML (the oldest car dealership established in 1970 and the authorized distributor for Toyota, Kia, Ford, Lexus and Hino trucks.) Oversee the operations for ACE (established in 1985 and the authorized distributor for Mitsubishi, Mazda, SsangYong, Jeep, Mercedes Benz and Fuso trucks :) Continuous communication with all manufacturers ensuring compliance with their respective, targets, policies and vision.
- Create and execute marketing campaigns, including new product introductions and existing product development.
- Manage 70 employees with an effort to ensure full productivity while fostering teamwork.
- Monitor all financial aspects of the business included accounts payable, accounts receivables, the hire purchase portfolio, spare parts and vehicle inventory levels.
- Maintaining strong relationship with all stakeholder to include all fleet and retail customers, financial institutions, insurance companies, government and employees.

Real Estate Property Management

- Own and operate several commercial and residential real estate properties
- Manage all day-to-day activities involving tenants, subcontractors and staff.
- Conduct annual re-examination appointments and monthly housekeeping inspections and invoicing.
- Regular updates of leasing and property status.

Director of the ACB Board -Member of the following Board Sub-Committees:

- Human Resources and Compensation Committee
- Audit & Risk Management Committee
- Scholarship Screening Committee

Education (degrees or other academic qualifications, schools attended, and dates):

- Chartered Governance Institute of Canada – 2020
- 1997 -University of Miami ,Miami, FL. –
Master of Business Administration MBA Concentration in Strategic Management
- 1996 -Florida International University ,Miami, FL.-
Bachelor of Arts in Finance and International Business
Graduated Magna Cum Laude

- 1992 Christ the King High School St.]ohn's, Antigua
High School diploma
Graduated Best National Debator
Recipient of the most Outstanding Student of the Year Excelsior Award

Use additional sheets if necessary.

8. SUBSTANTIAL SHAREHOLDERS

- (a) Principal owners of the company (those who beneficially own more than 5% of the common and preferred shares presently outstanding whether directly or indirectly) starting with the largest common shareholder. Indicate by endnote any transaction where the consideration was not cash. State the nature of any such consideration.

SECURITIES NOW HELD:

Name: Address:	Class of Shares:	No. of Shares:	% of Total
Sir Clare K. Roberts & Lady Alice Roberts	Ordinary Shares	811,718	8.12
P.O. Box 1301, 60 Nevis Street			
St. John's, Antigua			

- (b) Include all common shares issuable upon conversion of convertible securities and show conversion rate per share as if conversion has occurred.

UPON CONVERSION:

Name: Address:	Class of Shares:	Conversion Rate:	No. of Shares upon Conversion	% of Total*
Not applicable				

* Current holding of shares if conversion option were exercised.

9. Name and Address of Parent

Name:	Address:	Country of Incorporation:	Countries of Registration (where applicable)	Name of the Exchange(s) on which the company's securities are listed:
N/A				

10. Name(s) and Address(es) of Subsidiary(ies)

Name:	Address:	Percentage Ownership:	Name of the Exchange(s) on which the company's securities are listed:
ACB Mortgage & Trust Company Limited	High & Temple Streets, St. John's, Antigua	100%	N/A
ACB Investment Company Ltd.	Thames & St. Mary's Streets, St. John's, Antigua	100%	N/A
ACB Holdings Ltd.	Thames & St. Mary's Streets, St. John's, Antigua	100%	N/A

11. Name(s) and Address(es) of Affiliate(s)

Name:	Address:	Name of the Exchange(s) on which the company's securities are listed:
N/A		

SIGNATURES

A Director, the Chief Executive and Corporate Secretary shall sign this Registration Statement on behalf of the company. By so doing each certifies that he has made diligent efforts to verify the material accuracy and completeness of the information herein contained.

Name of Chief Executive Officer:

Name of Chairman:

Joanna Charles

Lorraine Raeburn





Signature

Signature

February 19, 2021

February 19, 2021

Date

Date

Name of Corporate Secretary:

Rhodette Paige



Signature

February 19, 2021

Date