

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:

St. Mary's and Thames 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 2016  
(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

<b>TYPE/CLASS</b>	<b>No. OF SHARES</b>
Ordinary Shares	150 million (maximum authorized number)

b) Issued

<b>TYPE/CLASS</b>	<b>No. OF SHARES</b>
Ordinary Shares	10 million

c) Outstanding

<b>TYPE/CLASS</b>	<b>No. OF SHARES</b>
Ordinary Shares	140 million

## 6. BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Barbara Hume Position: General Manager

Age: 45 years

Mailing Address: Jolly Harbour ,Villa 307A 1 Golf course Way, St. Mary's, Antigua

Telephone No.: (268) 481-4169 /464-4169

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

- (i) General Manager- Antigua Commercial Bank- October 2015 - present - Responsible for the general operations of the ACB Group
- (ii) Unit Head ,Collections –National Commercial Bank Jamaica Limited- October 2012 to December 2013- strategic planning and daily operations of critical collections unit through a team of over 100 employees;
- (iii) Unit Head ,Enterprise Underwriting –National Commercial Bank Jamaica Limited –October 2011 to December 2013- responsible for strategic and operational leadership of five (5) centralized units that evaluated and maintained credit facilities for clients in the consumer, small and medium enterprise sectors;
- (iv) Unit Head, Middle Market –National Commercial Bank Jamaica Limited-September 2010 to September 2011-led a team of eight (8) charged with the mandate to rapidly grow middle market credit exposure.

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

- (i) 1997 -1999 : Columbia Business School, New York ,NY- MBA Finance (Honors);
- (ii) 1989-1992: University of the West Indies ,Kingston ,Jamaica –BSc. Accounting (Honors)

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

Name: Joyanne Byers

Position: Finance & Accounting Executive

Age: 36 years

Mailing Address: Gunthropes, P.O. Box W844, St. Peters, Antigua

Telephone No.: (268) 764-0060

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

Finance & Accounting Executive – Antigua Commercial Bank – 2009 – present

To provide strong support to the General Manager in the provision of accurate and comprehensive financial accounts and management reports, profitable and effective cash management and the overall efficient administration of the Finance, Accounting and Customer Support operation.

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

Antigua Girls' High School – 1992 to 1997

Antigua State College – 1997-1999

BSc in Accounting – University of the West Indies, Cave Hill Campus – 1999 – 2002

Certified Public Accountant – July 2013

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: Rhodette F.C. Paige Position: Legal Counsel /Corporate Secretary

Age: 35 years

Mailing Address: #2 Belmont Estate ,St. John's ,Antigua

Telephone No.: (268) 481-4330 /764-4330

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

Legal Counsel/ Corporate Secretary – from October, 2008 to present

- providing legal and secretarial support to the Board of Directors and Management;
- Manager of the Legal/ Secretariat Department

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

- Bachelor of Laws with First Class Honors- University of the West Indies, Cave Hill Campus, Barbados (1999 to 2002)
- Legal Education Certificate of Merit- Norman Manley Law School, Jamaica (2004 to 2006)
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) - 2010

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

Name: Austen S. Gittens Position: Chief Internal Auditor

Age: 46 years

Mailing Address: American Road ,St. John's ,Antigua

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Telephone No.: (268) 481-4233/764-4233

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

Chief Internal Auditor - August 2006 to present.

Responsibilities are as follows:

- Manage the Internal Audit Department for the ACB Group.
- Evaluate and provide assurance on the adequacy and application of the system of internal controls for the operations within the ACB Group. Ensuring that proper systems, procedures and internal controls are in place and followed.
- Make recommendations and offer advice on how to minimize and manage risk as well as ensuring compliance with systems, policies and relevant regulations with a view to improving the Group's performance.
- Conduct investigations when required.
- Ensuring that relevant training is provided to the Internal Audit staff.

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

**November 2011 – The Chartered Institute of Bankers in Scotland**

- Certified International Risk Manager (CIRM)

**March 2009 – Florida International Bankers Association & Florida International University**

- Anti-Money Laundering Certification (AML/CA)

**July 2001 – University of Manchester, Great Britain**

- Master of Business Administration (MBA), Finance

**May 1993 – Barry University, Miami, Florida**

- Bachelor of Science (BSc), Finance & Economics (Major)
- Associates Degree (ASc), Computer Science

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*

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*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: M. Arlene R. Edwards Position: Manager- Corporate Banking

Age: 57 years

Mailing Address: P.O. Box 3292, St. John's, Antigua

Telephone No.: (268) 481-4160

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

Manager – Private & Corporate Banking - Village Walk Branch - December 2010 to present

- Direct oversight for the branch operations including Retail Banking, Private Banking, Corporate Banking, Vault operations, as well as management of the Branch's Human Resources.

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

2012 July	International Finance Corporation Certificate of Participation – Risk Management and Corporate Governance
2010 December	Chartered Institute of Bankers Scotland ▪ Certified Credit Professional (CCP)
2007 June	Caribbean Association of Indigenous Banks ▪ Certificate of Participation – Improving Small & Medium Sized (SMEs) Enterprises
2006 November	Caribbean Integrated Financial Services Limited Certificate of Participation – Outstanding participation in Effective Lending Techniques – Commercial Loans

2003	October	University of The West Indies, Cave Hill, Barbados
		▪ MBA, General Management
2001	November	Florida Atlantic University
		▪ Certificate of Achievement – Debt Collection & Customer service techniques
1999	October	University of The West Indies, Cave Hill, Barbados
		▪ Diploma in Management

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: Helen J. Looby

Position: Operations & Accounting Officer-ACB

Mortgage & Trust Company Ltd.

Age: 52 years

Mailing Address: Pares Village ,Antigua

Telephone No.: (268) 764-4312/481-4312

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

Operations & Accounting Officer (ACB Mortgage & Trust Co. Ltd.) - May 2011 - present  
- All Operations and Accounting related duties

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

Antigua State College – Diploma 1984  
UWI – Executive Diploma in Management Studies 2003

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: Geoffrey Simmons

Position: Manager –Retail Lending and Recoveries

Age: \_\_\_51 years \_\_\_\_\_

Mailing Address: \_\_\_\_\_ St. Claire Heights ,St. John's, Antigua \_\_\_\_\_

Telephone No.: \_\_\_\_\_ (268) 481-4271/ 764-0056 \_\_\_\_\_

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

Manager- Retail Lending & Recoveries – March 2011

Duties as follows:-

- Ensures that Consumer Lending, Securities and Maintenance and Recoveries Units targets set with respect to Business development - loans, deposits, fees, other services and non-performing loans and interest - are met, with any negative variance not exceeding 10%.
- Manages department's marketing and sales plan, following Consumer Lending and Credit Card Representatives' progress, cross selling ACB's products and services at every opportunity, building internal and external relationships, identifying and satisfying existing and new customers' needs in order to achieve growth and profitability targets set.
- Aggressively works to improve the quality of the loans portfolio, through timely and efficient credit management, monitoring arrears on a daily/weekly basis, telephoning and utilizing effective problem solving techniques to control risk.

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

September 1976-July 1984 - Princess Margaret Secondary School

September 1984-July 1986 - Antigua State College - Diploma (Business Studies)

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: Peter N. Ashe

Position: Manager- ACB Mortgage & Trust Company Ltd.

Age: 52 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.

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.

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 KEY PERSONNEL OF THE COMPANY

Name: Maria Abraham

Position: Audit Officer

Age: 46 years

Mailing Address: Villa Area, St. John's ,Antigua

Telephone No.: (268) 481-4251

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

#### **Audit Officer – Antigua Commercial Bank – January 2010 - present**

- Review policies and procedures for compliance with Anti-Money Laundering
- Assists with the management of the department's workflow
- Assists with the accurate and timely preparation of reports to the Board
- Make sound recommendation to reduce risk, improve controls and operations
- Work closely with External Auditors, and Management providing assistance as required
- Supervise 3 staff auditors
- Assist in recommending and conducting training for staff

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

- BA – University of the Virgin Islands – 1994-1998
- MBA in Accounting – Bowling Green State University – 2002-2003
- Certified Internal Auditor – Institute of Internal Auditors - 2008

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: Sidlow Frank Position: Manager - Information Systems

Age: 41 years

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

Telephone No.: (268)764-4371 /720-7810

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	Jun 2016 – Present
Network Administrator/LAN Analyst	Antigua Commercial Bank	Jan 2006 – May 2016

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: Jonathan Lindsay

Position: Manager- Customer Relations and Service

Quality\_\_\_\_\_

Age: 45 years\_\_\_\_\_

Mailing Address: Cedar Hill, P.O. Box 3456, St. John's ,Antigua\_\_\_\_\_

Telephone No.: (268) 481-4205 /764-4205\_\_\_\_\_

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

Manager – Customer Relations and Service Quality – Antigua Commercial Bank – June 2007 - present

Duties:

- In charge of Customer Relations operations for the ACB Head Office which includes treasury operations, remote agencies, Debit Card, new accounts, wire transfers and night deposit activity.
- Also project manager for several projects, such as the installation of the Alchemy Payment Processing Suite which handles automation of wire transfers and drafts, ECACH project (ongoing), installation of two ATMs at remote locations

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

Master of Science (MS) – Management - University of Maryland Eastern Shore 1993 - 1995

Bachelor of Science (BS) - Accounting - University of Maryland Eastern Shore 1989 - 1993

St. Joseph's Academy 1982 - 1988

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

Name: Heidi Weste

Position: Corporate Accounts Executive

Age: 36 years

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

Telephone No.: (268) 764-7401

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

#### **April 2013 to present -Corporate Accounts Executive -Antigua Commercial Bank**

To provide strong support to the Manager- Private & Corporate Banking by managing and growing a portfolio of Corporate/Commercial accounts profitably and effectively

- Monitors an assigned loan portfolio ensuring that accounts are operating satisfactorily and risks are effectively managed
- Ensures that individual targets set with respect to Business Development- loans, deposits, fees etc are met or exceeded, with any negative variance not exceeding 10%

#### **November 2011 to April 2013 -Management Trainee-Antigua Commercial Bank**

Conducted Teller/Customer Service Training

- Conducted Interviews and assisted with the selection of applicants
- Prepared contracts for new employees
- Prepared Personal and Corporate loan applications
- Assisted with Security Dossier Reviews

#### **March 2009 to November 2011 -Executive Assistant to the General Manager and Assistant General Manager**

- Prepared Minutes of monthly Management Meetings and monthly Minutes of the Asset Liability Management Committee Meetings
- Assisted in the follow up and completion of Credit Matters
- Assisted the General Manager/Managers with monthly Board Meeting preparations

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

August 2004- May 2007	Bachelor of Arts degree in Psychology University of the Virgin Islands #2 John Brewer's Bay, St. Thomas 00802
August 2007- June 2008	Master of Business Administration Inter-American University of Puerto Rico San Juan, Puerto Rico
September 21, 2010	Professional in Human Resource Certification HR Certification Institute 1800 Duke Street, Alexandria, VA 22314
April 12, 2011	Certified Fraud Examiner Certification Association of Certified Fraud Examiners 716 West Ave Austin, TX 78701-2727, U.S.A
May 13, 2011	Certificate in Credit Analysis and Lending Eastern Caribbean Institute of Banking and Financial Services Basseterre, St. Kitts, West Indies
August 19, 2011	Certified Risk and Compliance Management Professional International Association of Risk and Compliance Professionals

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

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*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Sharon Nathaniel

Position: Corporate Accounts Executive

Age: 50 years \_\_\_\_\_

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

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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.

Antigua Commercial Bank - Corporate Accounts Executive - July 2010 – Present

- Monitors delinquent loan portfolio via credit reports and other means to ensure that deteriorating situations are identified and timely action taken to correct them; making sound recommendations for action;
- Ensures that departmental targets set with respect to Business development - loans, fees, other services – are not exceeded;
- Evaluates loan requests, interview applicants, analyses financial data, visits premises, confirm collateral security

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

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*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Seth Burton

Position: Marketing & Public Relation Executive

Age: 48 years

Mailing Address: Liberta Village ,P.O; Box1999 ,Antigua

Telephone No.: (268) 464-4290/481-4290

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

**Marketing & PR Executive- Antigua Commercial Bank -August, 2015 – present**

- responsible for the implementing the Group's marketing and public relations strategies

**Human Resource Manager, National Park Authority – November 2010 – July 2015**

- Directed all human resources functions including training and development, employee recognition, policy, benefits. Planned and monitored all Public Relation functions/Communication Support.

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

- Master of Arts –Communications Management, University of Alabama at Birmingham, USA – January - 2004 to December 17, 2005.
- Bachelor of Business Administration, Andrews University ,1986 –August 1990

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: 49 years \_\_\_\_\_

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

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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 – 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

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*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Juan Charmane Jacinth Cumberbatch      Position: Assistant Manager -Recoveries

Age: 48 years

Mailing Address: Golden Grove Extension, St John's Antigua

Telephone No.: 464-1401

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

**Assistant Manager – Recoveries - Antigua Commercial Bank – August 2016 - present**

Current responsibilities include:

- Management of the collection strategy – including calls, visits, collecting payments, refinancing credits
- Thorough and comprehensive review of non-performing accounts
- Recommending restoration of non-performing account or sale of collateral
- Providing weekly/monthly reports to track recovery efforts

**2008 – 2015 ABI Bank Ltd**

Position held from 2008 to 2015 – Assistant Manager Debt Recovery with responsibility to reduce the bank's non-productive portfolio

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

Diploma in Banking and Finance – University of the West Indies 2004 - 2006

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

Name: Hermine Thomas

Position: Manager – Risk & Compliance

Age: 36 years

Mailing Address: C/O ANTIGUA COMMERCIAL BANK,  
P.O BOX 95, THAMES AND ST. MARY'S STREETS,  
ST JOHN'S, ANTIGUA

Telephone No.: 1-268-464-4250

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

1. **Risk Manager (01 July 2016 to Present)** – Head of Risk and Compliance Department. Develop and implement a comprehensive risk management programme, to identify, measure, monitor and make recommendations for the control of all material risks faced by the ACB Group.
2. **Financial Risk Analyst (2015-2016)** – East Caribbean Financial Holding Company Ltd.
3. **Banking Officer/Portfolio Manager (2014-2015)** – Eastern Caribbean Central Bank (ECCB)
4. **Examiner (2011-2014)** – ECCB

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

Financial Risk Manager (FRM, Level 1) – Global Associate of Risk Professionals, (2015 to present)  
M.Sc Banking and Finance – UWI, 2010  
B.Sc Management Studies – UWI, 2008  
Certificate in Business Administration – UWI, 2003  
CXC Certificate – St. Joseph's Convent, 1993-1998

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

Name: Vaughn Joseph

Position: Finance & Accounting Officer

Age: 46 years

Mailing Address: P.O. Box 3406, St. John's, Antigua

Telephone No.: 481-4241/764-4241

#### **Finance & Accounting Officer – Antigua Commercial Bank – June 2016 - present**

Current responsibilities:

- Provides strong support to the Finance & Accounting Executive in the provision of accurate and comprehensive financial accounts and management reports, profitable and effective cash management, and the overall efficient administration of the Finance, Accounting & Customer Support operation in accordance with the Bank's strategy, policies and relevant ECCB guidelines.

**Ansbacher Antigua Limited - Head of Financial Accounting & Deputy Operations Manager – Nov. 2015 – March 2016** (Ansbacher Antigua Ltd. assumed ownership of PKB PrivatBank Ltd in October 2015)

**PKB Privatbank Ltd: - Head of Financial Accounting & Deputy Operations Manager – Sept. 1996 – October, 2015**

- Responsible for producing & later supervising the production of the financial statements
- Produced financial reports on a quarterly basis to the Financial Services Regulatory Commission

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

B.A. Accounting - University of the Virgin Islands - 1994

Antigua Grammar School - 1981-1986

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: Collin Roderick Maynard

Position: Acting Compliance Specialist

Age: 56 years

Mailing Address: Post Office Box 1809, St. John's, Antigua

Telephone No Home- 1 268 426 1242, Personal Mobile – 1 268 464 1307

- **Employment**

Mr. Maynard commenced employment with Antigua Commercial Bank in August 1979, and he continues to be in the employ of the Bank to the present – January 31, 2017.

- **Positions held from July 2007 to the present - January 31, 2017**

Compliance Assistant (Compliance Department) from July 2007 to December 2015.

Compliance Specialist - Acting (Compliance Department) from January 2016 to November 2016.

Compliance Specialist (Risk Management & Compliance Department) from December 2016 to present – January 31, 2017.

The above positions relate to Anti-Money Laundering (AML) and the Countering Financing of Terrorism (CFT), AML/CFT.

- **Brief description of current responsibilities**

The main objective of the position is to support the Compliance function by designating, developing, and maintaining an effective Compliance Programme, monitoring regularly to ensure that the requisite Anti-Money Laundering policies and procedures are formulated, implemented, and adhered to by staff at all levels and to assist in ensuring that the Bank's overall policies are followed in accordance with the ECCB guidelines and ACB's objectives.

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

- ❖ Currently pursuing studies to attain the designation of Certified Fraud Examiner (CFE) from the Association of Certified Fraud Examiners (ACFE). The scheduled examination date is the fourth quarter of 2017.
- ❖ Attended a two-day conference held in Antigua and titled Antigua & Barbuda Compliance Officers Forum, from November 23 and 24, 2016 facilitated by the Office of National Drug & Money Laundering Control Policy (ONDCP).
- ❖ Attained the Anti-Money Laundering certification – Certified Anti-Money Laundering & Financial Crimes Prevention (CAMLFC) from the Anti-Money Laundering & Financial Crimes Institute in September 2016. The examination was conducted in Antigua.
- ❖ Attended the Florida International Bankers Association (FIBA) AML conference in February 2013 in Florida, USA.
- ❖ Attended the 3<sup>rd</sup> Annual (ACAMS) AML/Fraud Prevention Conference – August 15 to 16, 2011 facilitated by M&K Consulting, held at Sandals Resort, St. John’s Antigua.
- ❖ Attained the Anti-Money Laundering certification – Certified Anti-Money Launder Specialist (CAMS) in February 2011 from the Association of Certified Anti-Money Laundering Specialist (ACAMS). The examination was conducted in Puerto Rico.

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

***Not Applicable***

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*Use additional sheets if necessary.*

## 7. DIRECTORS OF THE COMPANY

### INFORMATION CONCERNING NON-EXECUTIVE DIRECTORS:

Name: \_\_Michael F. Roberts \_\_\_\_\_ Position: \_\_Chairman \_\_\_\_\_

Age: \_\_46 years \_\_\_\_\_

Mailing Address: \_\_ P.O. Box 2107, St. Clare's Estate \_\_\_\_\_

\_\_\_\_\_ St. John's, Antigua \_\_\_\_\_

Telephone No.: 726-2107

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

- Licensed Auctioneer/Realtor – ACME Realtors – February 2013 – Present
- Systems Analyst/Consultant - WorldNetConcepts – July 2003 – Present

Give brief description of **current** responsibilities

Chairman of the ACB Board

Director of the ACB Mortgage & Trust Co. Ltd. Board – appointed by ACB Board

Chairman of the following Board Sub-Committees:

- Governance & Executive Committee
- Investment Committee

Member of the following Board Sub-Committees:

- Human Resources & Compensation Committee
- Governance & Executive Committee
- Board Retreat Planning Committee

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

- Major - Management Information Systems, Minor- International Relations – Rochester Institute of Technology, New York – 1993
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2007

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY

### INFORMATION CONCERNING NON-EXECUTIVE DIRECTORS:

Name: \_\_Craig J. Walter \_\_\_\_\_

Position: \_\_Vice-Chairman \_\_\_\_\_

Age: \_\_42 years \_\_\_\_\_

Mailing Address: \_\_ Belle Vue Estate, \_\_\_\_\_

\_\_\_\_ St. John's, Antigua \_\_\_\_\_

Telephone No.: 764-3476

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

- Director of Finance & Administration – Eastern Caribbean Civil Aviation Authority (ECCAA) – June 2008 – Present

Give brief description of **current** responsibilities

Vice- Chairman of the ACB Board

Director of the ACB Mortgage & Trust Co. Ltd. Board – appointed by ACB Board

Chairman of the following Board Sub-Committees:

- Audit & Risk Management Committee
- Board Retreat Planning Committee

Member of the following Board Sub-Committees:

- Investment Committee
- Governance & Executive Committee
- Property, Plant & Equipment Committee

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

- BSc. Accounting – State University of New York at Genesco – 1996
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2010

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY

### INFORMATION CONCERNING NON-EXECUTIVE DIRECTORS:

Name: \_\_Mavis George \_\_\_\_\_

Position: \_\_Vice-Chairman \_\_\_\_\_

Age: \_\_57 years \_\_\_\_\_

Mailing Address: \_\_Crosbies \_\_\_\_\_

\_\_\_\_\_St. John's, Antigua \_\_\_\_\_

Telephone No.: 464-1226/723-1226

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

- General Manager – Antigua Fisheries Ltd. – 1986 – present

Give brief description of **current** responsibilities

Vice- Chairman of the ACB Board

Director of the ACB Mortgage & Trust Co. Ltd. Board – appointed by ACB Board

Chairman of the following Board Sub-Committee:

- Marketing & Public Relations Committee

Member of the following Board Sub-Committees:

- Governance & Executive Committee
- Human Resources & Compensation Committee
- Audit & Risk Management Committee
- ACB Louis H. Lockhart Scholarship Committee

Additional Board Appointment

- ACB Pension Scheme Board of Trustees

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

- Masters in Business Administration – University of the West Indies, Barbados – 2004
- Executive Diploma in Management – University of the West Indies, Barbados, 2002
- Diploma in General Accounting - University of Scranton, Pennsylvania - 1986
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2012

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY

### INFORMATION CONCERNING NON-EXECUTIVE DIRECTORS:

Name: \_\_Lorraine Headley \_\_\_\_\_

Position: \_\_Director\_\_\_\_\_

Age: \_\_47 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.
- Joint Owner of Keyonna Beach – All Inclusive – Johnson Point, Antigua – April 2008 - Present

Give brief description of **current** responsibilities

Director of the ACB Board

Director of the ACB Mortgage & Trust Co. Ltd. Board – appointed by ACB Board

Chairman of the following Board Sub-Committees:

- Technology Committee
- Human Resources & Compensation Committee

Member of the following Board Sub-Committees:

- Credit Committee
- Board Retreat Planning Committee
- Marketing & Public Relations Committee

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

- Doctoral Candidate for the Doctorate in Business Administration, University of the West Indies, Barbados – 2008 – Present
- 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: \_\_Reginald Peterson\_\_

Position: \_\_Director\_\_

Age: \_\_67 years\_\_

Mailing Address: \_\_Liberta Village, \_\_\_\_\_  
\_\_\_\_\_ St. Paul's, Antigua \_\_\_\_\_

Telephone No.: 723-8010/774-1231

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

- Director, Mavis Cabral Medical Centre
- Self-Employed Farmer
- Small Business Operator – Aunt Vie's Variety Store – Owner/Manager

Give brief description of **current** responsibilities

Director of the ACB Board

Chairman of the following Board Sub-Committees:

- Credit Committee

Member of the following Board Sub-Committees:

- Audit & Risk Management Committee
- Technology Committee
- Property, Plant & Equipment Committee
- ACB Louis H. Lockhart Scholarship Screening Committee

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

- Bachelor of Education – New Brunswick, Canada – 1978
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) - 2011

*Use additional sheets if necessary*

## DIRECTORS OF THE COMPANY

### INFORMATION CONCERNING NON-EXECUTIVE DIRECTORS:

Name: Daryll S. Matthew

Position: Director

Age: 40 years

Mailing Address: Creekside, P.O. Box 967  
St. John's, Antigua

Telephone No. 764-1269

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

- General Manager – J. Pinder Finance & Development Company Limited – 2013 – Present
- Director – Antigua Commercial Bank Ltd. – 2011 – 2012
- Managing Director/Geographic Information Specialist – Total Development Solutions Inc. – 2010 - 2012

Give brief description of **current** responsibilities

Director of the ACB Board

Chairman of the following Board Sub-Committee:

- Property, Plant & Equipment Committee

Member of the following Board Sub-Committees:

- Credit Committee
- Marketing & Public Relations Committee
- Technology Committee
- Board Retreat Planning Committee

Additional Board Appointment

- ACB Pension Scheme Board of Trustees

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

- Masters in Business Administration (International Business & Finance) – Ashton University, Birmingham, United Kingdom – 2012 - 2013
- Masters in Geographic Information Management – University of Twenté, the Netherlands – 1999 - 2000
- Diploma in Land Surveying – University of Technology, Jamaica – 1995-1998

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY

### INFORMATION CONCERNING NON-EXECUTIVE DIRECTORS:

Name: \_\_Sandra Derrick \_\_\_\_\_

Position: \_\_Director \_\_\_\_\_

Age: \_\_50 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).

2016 – Present

Financial Consultant

2012 – 2015

- Head/Senior Financial Analyst - Ministry of Finance, State owned Enterprise Unit
- Financial Consultant – Antigua & Barbuda Port Authority
- Acting Chief Financial Officer – Antigua & Barbuda Port Authority

Give brief description of **current** responsibilities

Director of the ACB Board

Member of the following Board Sub-Committees:

- Credit Committee
- Human Resources & Compensation Committee
- Audit & Risk Management Committee
- Technology Committee
- Investment Committee

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: Sharon A. Matthew-Edwards \_\_\_\_\_ Position: Director \_\_\_\_\_

Age: 45 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

Director of the ACB Board

Member of the following Board Sub-Committees:

- Credit Committee
- Audit & Risk Management Committee
- Technology Committee
- Investment Committee
- ACB Louis H. Lockhart Scholarship Screening Committee

Additional Board Appointment

- ACB Pension Scheme Board of Trustees

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: \_\_Valerie Jeffery\_\_\_\_ Position: \_\_Director\_\_\_\_\_

Age: \_\_68 years\_\_\_\_\_

Mailing Address: \_\_P.O. Box W57, Woods Centre, \_\_\_\_\_  
\_\_\_\_\_St. John's, Antigua\_\_\_\_\_

Telephone No. 463-0816/464-4856

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

- Owner/CEO – Dispatch Services Antigua Ltd. – 2000 – Present

Give brief description of **current** responsibilities

Director of the ACB Board

Member of the following Board Sub-Committees:

- Credit Committee
- Human Resources & Compensation Committee
- Marketing & Public Relations Committee
- Property, Plant & Equipment Committee

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

- 1975 – 1978 – London University, United Kingdom
  - Completed two (2) years of Law School, LLB degree
  - Certified IATA Instructor

*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:**

<b>Name: Address:</b>	<b>Class of Shares:</b>	<b>No. of Shares:</b>	<b>% of Total</b>
Sir Clare K. Roberts & Lady Alice Roberts	Ordinary Shares	722,718	7.22%
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:**

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

\* Current holding of shares if conversion option were exercised.

**9. Name and Address of Parent**

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

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

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

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

<b>Name:</b>	<b>Address:</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>
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:

Barbara Hume - General Manager

*Barbara Hume*

Signature

Feb 13, 2017

Date

Name of Director:

Lorraine Headley - Chairman

*Lorraine Headley*

Signature

Feb 13, 2017

Date

Name of Corporate Secretary:

Rhodette Paige

*Rhodette Paige*

Signature

Feb 13, 2017

Date

