



CHAIRMAN'S LETTER TO SHAREHOLDERS

Dear Shareholder,

On behalf of the Board of Directors of ACB Grenada Bank, I am pleased to advise you of an important reminder regarding our dividend payment process.

ACB Grenada Bank, in partnership with the Eastern Caribbean Securities Exchange (ECSE), offers Direct Deposit Dividend Payments. This service allows your dividends to be deposited directly and securely into your bank account, providing faster access to your funds and improving overall convenience.

To continue benefiting from this service, we kindly request that you update your shareholder records with the ECSE. Completing this update will ensure uninterrupted processing of future dividend payments through direct deposit.

Our Shareholders Registry and Corporate Secretariat teams are available to assist you with any questions or guidance you may need. **We encourage all shareholders to complete the update on or before December 31, 2025.**

Thank you for your continued confidence in ACB Grenada Bank. We remain committed to maintaining strong relationships with our shareholders and delivering the highest standard of service.

Yours faithfully,
Chairman, Board of Directors
ACB Grenada Bank