BERMUDA COMMERCIAL BANK LIMITED

ANNUAL GENERAL MEETING

Notice is hereby given that the Forty-second Annual General Meeting of the Bank will be held at Bermuda Underwater Exploration Institute, 40 Crow Lane, Pembroke HM 19, **16th day of February, 2012 at 4:00 p.m.**

AGENDA

1. Elect a Chairman for the meeting.
2. Read the Notice convening the meeting.
3. Confirm the Minutes of the Annual General Meeting held 7th day of January, 2011.
4. Present Audited Financial Statements.
5. Election of Directors.
6. Appointment and remuneration of Auditors.
7. Any other business.

Note: *BCB Shareholders are further reminded that notices and any other documents to be mailed to members will be sent to the Shareholder's address as shown in the register of members and it is therefore the responsibility of all Shareholders to notify the Bank of any change in their mailing address. For this purpose, please contact BCB (Khamla Smith - 441 299 2859 or ksmith@bcb.bm).*

By Order of the Directors

Janet Field
Secretary
25th day of January, 2012

Note: *BCB Business Presentations will be held immediately following the AGM, to provide additional information to Shareholders at this time.*