

Schedule 1 FORM ECSRC – K ANNUAL REPORT

PURSUANT TO SECTION 98(1) OF THE SECURITIES ACT, 2001

For the financial year ended **JUNE 30, 2019**

Issuer Registration number

ST.KITTS-NEVIS-ANGUILLA NATIONAL BANK LTD

(Exact name of reporting issuer as specified in its charter)

ST.KITTS AND NEVIS

(Territory of incorporation)

CENTRAL STREET, BASSETRRE, ST KITTS

(Address of principal office)

REPORTING ISSUER'S:

Telephone number (including area code): **(869) 465-2204**

Fax number: **(869) 465-1050**

Email address: **webmaster@sknanb.com**

(Provide information stipulated in paragraphs 1 to 14 hereunder)

Indicate whether the reporting issuer has filed all reports required to be filed by section 98 of the Securities Act, 2001 during the preceding 12 months

Yes X

No

Indicate the number of outstanding shares of each of the reporting issuer's classes of common stock, as of the date of completion of this report.

CLASS	NUMBER
ORDINARY SHARES	135,000,000

SIGNATURES

A Director, the Chief Executive Officer and Chief Financial Officer of the company shall sign this Annual Report 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.

The Chief Financial Officer by signing this form is hereby certifying that the financial statements submitted fairly state the company's financial position and results of operations, or receipts and disbursements, as of the dates and period(s) indicated. The Chief Financial Officer further certifies that all financial statements submitted herewith are prepared in accordance with International Accounting Standards consistently applied (except as stated in the notes thereto) and (with respect to year-end figures) including all adjustments necessary for fair presentation under the circumstances.

Name of Chief Executive Officer (Acting):

Name of Director:

DONALD THOMPSON

FRANKLIN MAITLAND

SIGNED AND CERTIFIED

SIGNED AND CERTIFIED

29/10/2019

30 Oct. 19

Date

Date

Name of Chief Financial Officer:

A. ANTHONY GALLOWAY

SIGNED AND CERTIFIED

Signature

29/10/2019

Date

INFORMATION TO BE INCLUDED IN FORM ECSRC-K

1. Business.

Provide a description of the developments in the main line of business including accomplishments and future plans. The discussion of the development of the reporting issuer's business need only include developments since the beginning of the financial year for which this report is filed.

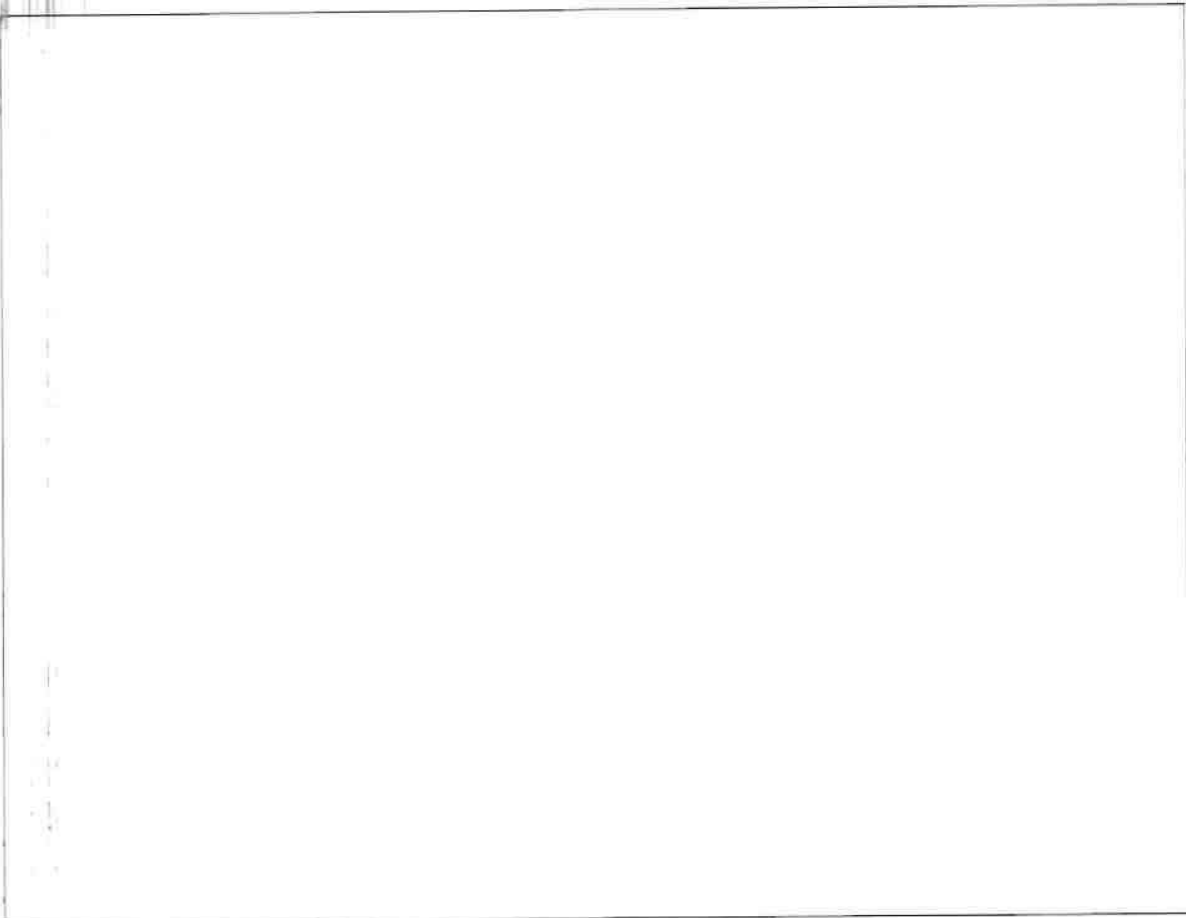
The National Bank Group of Companies has established a comprehensive and effective Enterprise Risk Management (ERM) programme which is embedded into business processes to facilitate risk identification and mitigation. The Group's risk management programme has been transformed over the past five years, in response to regulations and best practices that emerged from the global financial crisis.

During the financial year ended June 2019, continued focus was placed on the management of the operational risks facing the Group. All functions and departments have implemented and now prepare a monthly Risk Metre, which lists all identified risks and mitigating controls by function, which is submitted to the Board. Through this exercise, the Group is better able to identify residual risks for which the controls need to be further strengthened to increase effectiveness and address significant gaps. To facilitate the monitoring mechanism for operational risk management, key risk indicators and tolerance levels are documented to complete the risk metres. This exercise forms part of the ongoing development of the risk reporting process so that significant events can be identified and treated to maintain an acceptable level of risk.

Other efforts have been made to develop a more customer-centric sales culture with a focus on customer needs while at the same time, ensuring that customer credit risk analysis is not sacrificed. New marketing initiatives to further grow the loan portfolio were rolled out during the year, such as the National Grad and National Pride loan campaigns. During the year, the Bank also issued new chip cards to its new cardholders and some of its existing cardholders, which aims to reduce fraud and enhance the security of the customers' online shopping experience.

In the 2019 financial year, we will continue to place strong emphasis on our strategic objectives of disciplined growth, risk reduction, improved asset quality, efficiently and effectively leveraging technology and augmenting our service-oriented culture whilst still fostering an enabling environment for employees and improving the community we serve.

We will continue to invest substantially in technology that will bring enhanced benefits to our customers and in human capacity building. We believe that this focus will enable us to successfully combat the challenges ahead and remain profitable.



2. Properties.

Provide a list of properties owned by the reporting entity, detailing the productive capacity and future prospects of the facilities. Identify properties acquired or disposed of since the beginning of the financial year for which this report is filed.

- National Bank Headquarters, Central and West Square Streets

- Branch Offices

 - Main Street, Charlestown Nevis

 - Main Street, Sandy Point (Branch Office)

 - Main Street, Saddlers

- Sandy Point Post Office

- Land

 - West Square Street (Davis Property)

 - Rosemary Lane (Queely Property)

 - Rosemary Lane (Archibald Property)

Land is for future expansion of Head Quarters.

3. Legal Proceedings.

Furnish information on any proceedings that were commenced or were terminated during the current financial year. Information should include date of commencement or termination of proceedings. Also include a description of the disposition thereof with respect to the reporting issuer and its subsidiaries.

None

4. Submission of Matters to a Vote of Security Holders.

If any matter was submitted to a vote of security holders through the solicitation of proxies or otherwise during the financial year covered by this report, furnish the following information:

- (a) The date of the meeting and whether it was an annual or special meeting.

The Company held its Forty-eight Annual General Meeting on Thursday 20th December 2018.

- (b) If the meeting involved the election of directors, the name of each director elected at the meeting and the name of each other director whose term of office as a director continued after the meeting.

At the 48th Annual General meeting, the following retiring directors were re-elected:

Mr. Alexis Nisbett
Mr. William George Liburd
Dr. Cardell Rawlins

Other directors who continued their term in office after the Annual General Meeting were:

Dr. Norton Analdo Bailey
Mr. Lionel Benjamin
Mrs. Elreter Simpson-Browne
Ms. Talibah Byron
Ms. Lorna Hunkins
Mr. Franklin Maitland
Mr. Wallis Wilkin

- (c) A brief description of each other matter voted upon at the meeting and a statement of the number of votes cast for or against as well as the number of abstentions as to each such matter, including a separate tabulation with respect to each nominee for office.

Other matters voted upon at the 48th Annual General Meeting are:

- 1) The Declaration of a dividend
- 2) The Appointment of Auditors for the year ended June 30, 2019

The votes were unanimous.

- (d) A description of the terms of any settlement between the registrant and any other participant.

None

- (e) Relevant details of any matter where a decision was taken otherwise than at a meeting of such security holders.

None

5. Market for Reporting issuer's Common Equity and Related Stockholder Matters.

Furnish information regarding all equity securities of the reporting issuer sold by the reporting issuer during the period covered by the report.

None

6. Financial Statements and Selected Financial Data.

Attach Audited Financial Statements, which comprise the following:

For the most recent financial year

- (i) Auditor's report; and
- (ii) Statement of Financial Position;

For the most recent financial year and for each of the two financial years preceding the date of the most recent audited Statement of Financial Position being filed

- (iii) Statement of Profit or Loss and other Comprehensive Income;
- (iv) Statement of Cash Flows;
- (v) Statement of Changes in Equity; and (vi) Notes to the Financial Statements.

7. Disclosure about Risk Factors.

Provide a discussion of the risk factors that may have an impact on the results from operations or on the financial conditions. Avoid generalised statements. Typical risk factors include untested products, cash flow and liquidity problems, dependence on a key supplier or customer, management inexperience, nature of business, absence of a trading market (specific to the securities of the reporting issuer), etc. Indicate if any risk factors have increased or decreased in the time interval between the previous and current filing.

The Group's activities expose it to a variety of financial risks, as taking risk is core to the commercial banking and insurance business. Management is aware that operational risks are an inevitable consequence of being in business, and hence risk management policies are designed to identify and analyze risks in order to set appropriate levels and controls to monitor and mitigate risks. Risk management is carried out by the Credit and Finance Divisions under policies approved by the Board of Directors. In addition, internal audit is responsible for the independent review of risk management and the control environment.

The types of risks that affect the Group are credit risk, liquidity risk, market risk (interest rate and currency risk), insurance risk and other operational risks. Credit risks can have a great impact on the results from operations or on financial conditions due to the industry in which we operate. The Group takes on exposure to credit risk, which is the risk that counterparties will cause financial losses for the Group by failing to discharge their obligations. Credit exposure arises principally in lending activities that lead to loans and advances and investment activities that bring debt securities and other bills into the Group's asset portfolio. The Group's exposure to credit risk is managed through regular analysis of the ability of its borrowers to meet obligations as well as taking collateral and corporate and personal guarantees as securities on advances.

The Group is exposed to market risk, which is the risk that fair values or future cash flows will fluctuate because of changes in market prices. The Group holds investments in open positions in interest rate and equity products, all of which are exposed to general and specific market movements and changes in market rates or prices such as interest rates, equity prices and foreign exchange rates. Exposure to market risk is managed by diversifying the investment portfolio.

Liquidity risk, to which the Group is also exposed, is the risk that the Group is unable to meet its payment obligations when they fall due and fulfill commitments to lend. Sources of liquidity are regularly monitored and the Group holds a diversified portfolio of cash and investment securities to support payment obligations.

The Group also manages insurance risk, the risk of an insured event occurring, by limiting its exposure to potential loss on insurance policies by ceding certain levels of risk to reinsurers.

8. Changes in Securities and Use of Proceeds.

- (a) Where the rights of the holders of any class of registered securities have been materially modified, give the title of the class of securities involved. State briefly the general effect of such modification upon the rights of holders of such securities.

Not Applicable

(b) Where the use of proceeds of a security issue is different from that which is stated in the registration statement, provide the following:

- Offer opening date (provide explanation if different from date disclosed in the registration statement)

Not Applicable

- Offer closing date (provide explanation if different from date disclosed in the registration statement)

Not Applicable

- Name and address of underwriter(s)

None

- Amount of expenses incurred in connection with the offer None

- Net proceeds of the issue and a schedule of its use

None

- Payments to associated persons and the purpose for such payments

None

(c) Report any working capital restrictions and other limitations upon the payment of dividends.

None

9. Defaults upon Senior Securities.

- (a) If there has been any material default in the payment of principal, interest, a sinking or purchase fund instalment, or any other material default not satisfied within 30 days, with respect to any indebtedness of the reporting issuer or any of its significant subsidiaries exceeding 5 per cent of the total assets of the reporting issuer and its consolidated subsidiaries, identify the indebtedness. Indicate the nature of the default. In the case of default in the payment of principal, interest, or a sinking or purchase fund instalment, state the amount of the default and the total arrears on the date of filing this report.

None

- (b) If any material arrears in the payment of dividends have occurred or if there has been any other material delinquency not satisfied within 30 days, give the title of the class and state the amount and nature of the arrears or delinquency.

None

10. Management's Discussion and Analysis of Financial Condition and Results of Operation.

Discuss the reporting issuer's financial condition covering aspects such as liquidity, capital resources, changes in financial condition and results of operations during the financial year of the filing. Discussions of liquidity and capital resources may be combined whenever the two topics are interrelated.

The Management's Discussion and Analysis should disclose sufficient information to enable investors to judge:

1. The quality of earnings;
2. The likelihood that past performance is indicative of future performance; and
3. The issuer's general financial condition and outlook.

It should disclose information over and above that which is provided in the management accounts and should not be merely a description of the movements in the financial statements in narrative form or an otherwise uninformative series of technical responses. It should provide management's perspective of the company that enables investors to view the business from the vantage point of management.

The discussion should focus on aspects such as liquidity; capital resources; changes in financial condition; results of operations; material trends and uncertainties and measures taken or to be taken to address unfavourable trends; key performance indicators; and nonfinancial indicators.

General Discussion and Analysis of Financial Condition

The National Bank Group of Companies reports another successful year of operations with a net income after tax of \$52.3 million, a slight increase of \$0.2 million from the \$52.1 million reported at the end of June 2018. Total income earned from usual and ordinary events and transactions of the Group for the financial year was \$210.8 million.

The Financial condition of the Group at the end of June 2019 is as follows:

- The total asset base of the Group rose by \$6.5 million, which is 0.2% higher than the \$3.684 billion reported at June 2018.
- Net Loans and advances increased by \$60.2 million or 7.9% when compared with \$763.7 million at June 2018.
- Customers' deposits increased by \$5.8 million or 0.2% when compared with \$2.834 billion at June 2018.
- Shareholders' Equity increased by \$11.8 million or 2.0% when compared with \$595.0 million at June 2018, which is evidence that the company continues to realize its goal of providing satisfactory returns to shareholders, thus increasing the value of their investments.
- The Return on Equity of 8.7% at June 2019 shows a slight decline from the 9.1% reported at June 2018.

Liquidity and Capital Resources

Provide a narrative explanation of the following (but not limited to):

- i) The reporting issuer's financial condition covering aspects such as liquidity, capital resources, changes in financial condition and results of operations.
- ii) Any known trends, demands, commitments, events or uncertainties that will result in, or that are reasonably likely to result in, the issuer's liquidity increasing or decreasing in any material way. If a deficiency is identified, indicate the course of action that the reporting issuer has taken or proposes to take to remedy the deficiency.
- iii) The issuer's internal and external sources of liquidity and any material unused sources of liquid assets.
- iv) Provisions contained in financial guarantees or commitments, debt or lease agreements or other arrangements that could trigger a requirement for an early payment, additional collateral support, changes in terms, acceleration of maturity, or the creation of an additional financial obligation such as adverse changes in the issuer's financial ratios, earnings, cash flows or stock price or changes in the value of underlying, linked or indexed assets.
- v) Circumstances that could impair the issuer's ability to continue to engage in transactions that have been integral to historical operations or are financially or operationally essential or that could render that activity commercially impracticable such as the inability to maintain a specified level of earnings, earnings per share, financial ratios or collateral.
- vi) Factors specific to the issuer and its markets that the issuer expects will affect its ability to raise short-term and long-term financing, guarantees of debt or other commitment to third parties, and written options on non-financial assets.
- vii) The relevant maturity grouping of assets and liabilities based on the remaining period at the balance sheet date to the contractual maturity date. Commentary should provide information about effective periods and the way the risks associated with different maturity and interest profiles are managed and controlled.
- viii) The issuer's material commitments for capital expenditures as of the end of the latest fiscal period, and indicate the general purposes of such commitments and the anticipated source of funds needed to fulfil such commitments.
- ix) Any known material trends, favorable or unfavorable, in the issuer's capital resources, including any expected material changes in the mix and relative cost of capital resources, considering changes between debt, equity and any off-balance sheet financing arrangements.

Discussion of Liquidity and Capital Resources

LIQUIDITY

The Group's liquidity is managed and monitored on a daily basis by management to ensure that there is sufficient liquidity to meet its liabilities when they fall due, both under normal and stressed conditions, without incurring unacceptable losses or risking damage to the Group's reputation. The Group maintains a portfolio of marketable assets that can be easily liquidated as protection against unforeseen liquidity problems, as well as cash and balances with the Central Bank and other financial institutions.

The Group remained highly liquid and maintained a high level of liquid assets during the period. Total liquid assets maturing within one (1) year were \$2.4 billion in 2019 (2018 – \$2.4 billion), equal to 63.9% of total assets versus 65.5% the previous year. These assets consist of cash, deposits and securities.

CAPITAL RESOURCES

The Group's policy is to manage the capital levels based on the underlying risk of its business. Capital adequacy is monitored to ensure compliance with the ECCB's risk based capital guidelines, which require a minimum ratio for Tier 1 or core capital of 4% to risk weighted assets. Tier 1 Capital is comprised of share capital, statutory reserves, general reserves and retained earnings.

The Group continued to maintain a very strong capital position in financial year 2019 as evidenced by the end of period Tier 1 capital ratio of 39.0% and Basel ratio of 38.0%. These ratios are well above regulatory minimums and strong by international standards.

This strong capital position has enabled the Group to continually pay dividends (of \$0.10 per share) to shareholders. As well, Shareholders' equity has increased by \$11.8 million or 2.0% in 2019. The Group generated a 8.7% profit on every dollar invested by its shareholders and earned a 1.40% profit on the resources owned.

Off Balance Sheet Arrangements

Provide a narrative explanation of the following (but not limited to):

- i) Disclosures concerning transactions, arrangements and other relationships with unconsolidated entities or other persons that are reasonably likely to materially affect liquidity or the availability of, or requirements for capital resources.

- ii) The extent of the issuer's reliance on off-balance sheet arrangements should be described fully and clearly where those entities provide financing, liquidity, market or credit risk support, or expose the issuer to liability that is not reflected on the face of the financial statements.
- iii) Off-balance sheet arrangements such as their business purposes and activities, their economic substance, the key terms and conditions of any commitments, the initial on-going relationship with the issuer and its affiliates and the potential risk exposures resulting from its contractual or other commitments involving the off balance sheet arrangements.
- iv) The effects on the issuer's business and financial condition of the entity's termination if it has a finite life or it is reasonably likely that the issuer's arrangements with the entity may be discontinued in the foreseeable future.

At the end of the financial year, June 30 2019, the Bank had contractual commitments to extend credit to customers, guarantee and other facilities, totaling \$54.3 million.

Results of Operations

In discussing results of operations, issuers should highlight the company's products and services, facilities and future direction. There should be a discussion of operating considerations and unusual events, which have influenced results for the reporting period. Additionally, any trends or uncertainties that might materially affect operating results in the future should be discussed.

Provide a narrative explanation of the following (but not limited to):

- i) Any unusual or infrequent events or transactions or any significant economic changes that materially affected the amount of reported income from continuing operations and, in each case, the extent to which income was so affected.
- ii) Significant components of revenues or expenses that should, in the company's judgment, be described in order to understand the issuer's results of operations.
- iii) Known trends or uncertainties that have had or that the issuer reasonably expects will have a material favorable or unfavorable impact on net sales or revenues or income from continuing operations.

- iv) Known events that will cause a material change in the relationship between costs and revenues (such as price increases, costs of labour or materials), and changes in relationships should be disclosed.
- v) The extent to which material increases in net sales or revenues are attributable to increases in prices or to increases in the volume or amount of goods or services being sold or to the introduction of new products or services.
- vi) Matters that will have an impact on future operations and have not had an impact in the past.
- vii) Matters that have had an impact on reported operations and are not expected to have an impact upon future operations
- viii) Off-balance sheet transactions, arrangements, obligations (including contingent obligations), and other relationships that have or are reasonably likely to have a current or future effect on the registrant's financial condition, changes in financial condition, revenues or expenses, results of operations, liquidity, capital expenditures or capital resources.
- ix) Performance goals, systems and, controls,

Overview of Results of Operations

At the end of the financial year June 2019, the Group recorded total income of \$210.8 million, which was \$12.9 million or 5.8% lower than the \$223.7 million earned at the end of June 2018. This decrease was the net effect of a significant reduction in non-interest income of \$21.3 million; offset by an increase in interest income of \$6.4 million and fees and commission income of 2.0 million. The reduction in non-interest income was fueled by strong volatility in the US financial markets from rising trade tensions between the US and China which led to lower gains from investment securities.

Net-Interest Income

Net interest income earned at the end of June 2019 was \$45.7 million, compared with net interest income of \$37.0 million in 2018, an increase of \$8.7 million. This year-over-year increase in net interest income was the result of higher interest income and lower interest expenses for the financial year. Higher interest income was earned on loans, advances and investments, whilst interest expenses decreased primarily on fixed deposits.

The Group continues to operate strategies to manage the cost of funds, which led to the reduction in interest expense by 4.95% below the previous year. The Group will continue its campaigns and efforts to grow the loan portfolio so as to improve interest income.

Non-Interest Income

Non-interest income decreased by 19.4 million, a 13.8% reduction from \$140.8 million in 2018 to \$121.5 million in 2019. Excluding the impact of lower investment gains and miscellaneous income, all other categories of non-interest income showed year-over-year growth.

The initial application of IFRS 9 at July 1, 2018 and its implementation during the financial year had its impact on investments. The Group saw a decline in gains from investment securities when compared with the previous year, as changes in the fair value of equity securities, which were previously recorded in Shareholder's equity, are now recorded in Profit and loss. The equities market in the USA experienced increased volatility during the latter part of 2018 following a turbulent 4th quarter, which resulted in a temporary downturn in the markets. However, positive feedback from negotiations between the US and China, coupled with strong job growth, stable inflation and low interest rates during the first few months of 2019, helped to fuel investor confidence which resulted in a turnaround of the market and rise in the values of stocks. Nevertheless, the fluctuations in the market value of equities affected the net gains/loss on investments, resulting in the year-over-year decrease.

Investment gains and dividends constituted 57.8% (2018 – 67.5%) of total non-interest income, Insurance premiums – 34.4% (2018 – 27.1%) and foreign business transactions – 7.3% (2018 – 4.3%). All other operating and fee-based income account for the remaining 0.5% (2018 – 1.1%).

Non-Interest Expenses

Non-interest expenses totaled \$101.3 million in 2019, which represents an increase of \$6.0 million or 6.3% from 2018. Growth in non-interest expenses was the net result of an increase in impairment charges and employee cost, as well as the increase in management fees incurred on the management

of investment funds.

11. Changes in and Disagreements with Auditors on Accounting and Financial Disclosure.

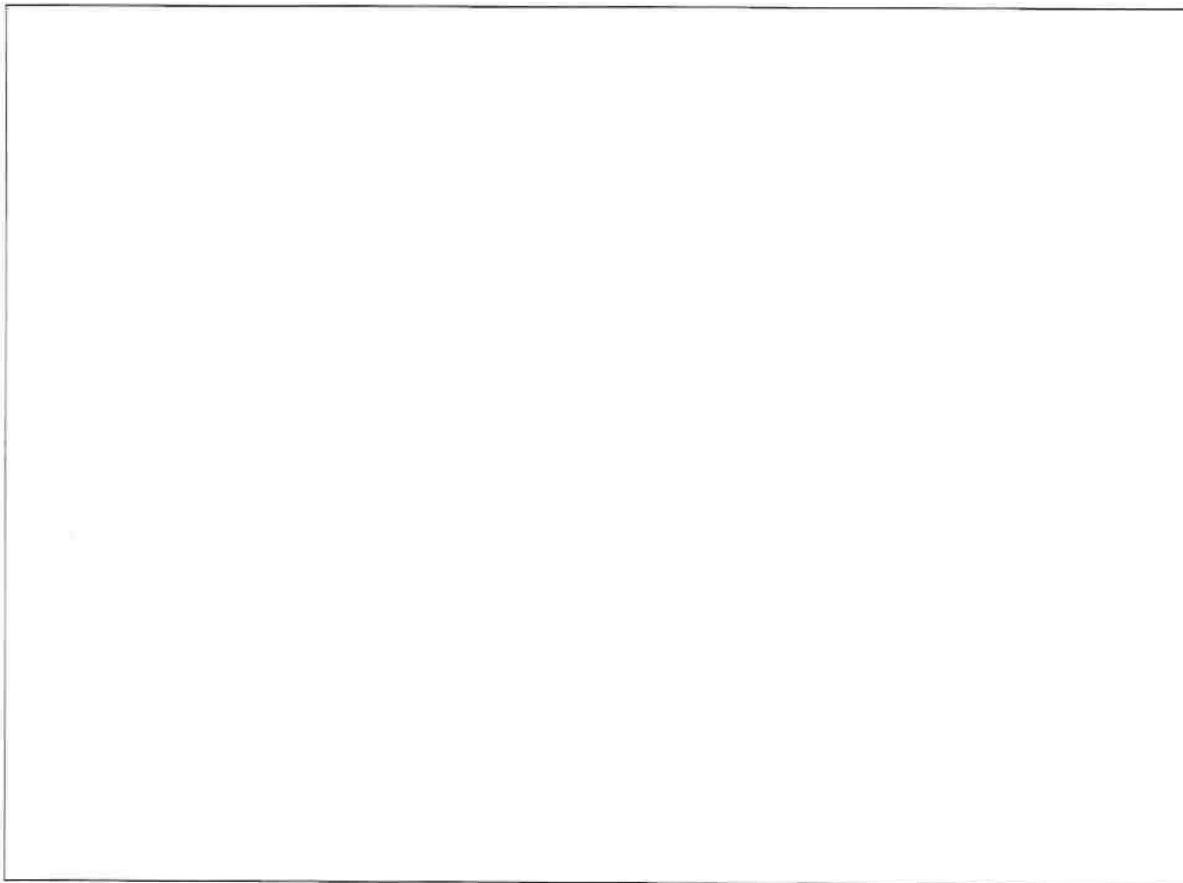
Describe any changes in auditors or disagreements with auditors, if any, on financial disclosure.

12. Directors and Executive Officers of the Reporting Issuer. (Complete Biographical Data Form attached in Appendix 1 and Appendix 1(a) for each director and executive officer)

Furnish biographical information on directors and executive officers indicating the nature of their expertise.

13. Other Information.

The reporting issuer may, at its option, report under this item any information, not previously reported in a Form ECSRC – MC report provided that the material change occurred within seven days of the due date of the Form ECSRC – K report. If disclosure of such information is made under this item, it need not be repeated in a Form ECSRC – MC report which would otherwise be required to be filed with respect to such information.



14. List of Exhibits

List all exhibits, financial statements, and all other documents filed with this report.

Financial Statements filed with this report:

- 1. Auditor's Report**
- 2. Statement of Financial Position**
- 3. Statement of Profit or Loss and Other Comprehensive Income**
- 4. Statement of Cash Flows**
- 5. Statement of Changes in Equity**
- 6. Notes to the Financial Statements**

APPENDIX 1 – BIOGRAPHICAL DATA FORMS

DIRECTORS OF THE COMPANY

Name: ALEXIS NISBETT

Position: CHAIRMAN

Age: 39

Mailing Address: P O BOX 185, MATTINGLEY HEIGHTS
BASSETERRE
ST. KITTS

Telephone No.: (869) 465-7382

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position(s)</i>	<i>Responsibilities</i>
<i>St. Kitts Bio-Medical Research Foundation</i>	<i>General Manager</i>	<i>Manage and direct all aspects of the operations of St Kitts Bio-Medical Research Foundation</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>The Directors College, Canada</i>	<i>Audit Committee Certified (ACC)</i>	<i>2018</i>
<i>Quinnipiac University</i>	<i>MSc. Accounting</i>	<i>2007</i>
<i>St Mary's University</i>	<i>B.Comm. Accounting</i>	<i>2004</i>

Name: DR. N. ANALDO BAILEY

Position: 1ST VICE CHAIRMAN

Age: 66

Mailing Address: PARADISE HEIGHTS
BASSETERRE
ST. KITTS

Telephone No.: (869) 465-8493

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Eastern Caribbean Institute of Banking (ECIB)</i>	<i>CEO/Banker</i>	<i>Manage and direct all aspects of the operations of ECIB</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Christ Life Bible Institute and Seminary</i>	<i>Doctorate in Divinity</i>	<i>2017</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>University of the West Indies, Cave Hill Campus</i>	<i>MBA</i>	<i>1999</i>
<i>University of the West Indies, Cave Hill Campus</i>	<i>EDM</i>	<i>1998</i>

Name: FRANKLIN MAITLAND

Title : 2nd VICE CHAIRMAN

Age: 64

Mailing Address: MILLIKEN ESTATE
ST PETER'S
ST KITTS

Telephone No.: (869) 466-7575

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Maitland, Maitland & Associates</i>	<i>Managing Partner</i>	<i>Administration, Auditing, Taxation and Accounting</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2017</i>
<i>Florida International University</i>	<i>MSc. Finance</i>	<i>1989</i>
<i>Florida International University</i>	<i>GCIB</i>	<i>1989</i>
<i>The Association of Chartered Certified Accountants (ACCA)</i>	<i>FCCA</i>	<i>1985</i>

Name: **LIONEL BENJAMIN**

Title : **MEMBER**

Age: **63**

Mailing Address: **ROMNEY GROUND**
SANDY POINT
ST KITTS

Telephone No.: **(869) 465-4606**

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Self Employed</i>	<i>Businessman</i>	<i>Manage and direct all aspects of the operations of B's Enterprises</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>Aldermaston College, England</i>	<i>Certificate – Business Management</i>	<i>1981</i>

Name: **TALIBAH BYRON**

Title : **MEMBER**

Age: **31**

Mailing Address: **12 MOUNT ROYAL CRESCENT**
FRIGATE BAY
ST KITTS

Telephone No.: **(869) 465-3434**

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Byron & Byron Barristers-At-Law & Solicitors</i>	<i>Attorney-at-Law</i>	<i>To provide legal services and legal counsel to clients</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>University of Bristol</i>	<i>LLM (Merit)</i>	<i>2012</i>
<i>Norman Manley Law School</i>	<i>Legal Education Certificate</i>	<i>2011</i>
<i>University of Leicester</i>	<i>LLB (Hons)</i>	<i>2009</i>

Name: DR. CARDELL RAWLINS

Title : MEMBER

Age: 56

Mailing Address: P O BOX 95
CADES BAY
NEVIS

Telephone No.: (869) 469-4020

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Alexandra Hospital/Self Employed</i>	<i>Medical Doctor/Surgeon</i>	<i>To provide Medical Services</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>New York Hospital, Queens</i>	<i>Bachelor of Surgery (B.S)</i>	<i>2000</i>
<i>Mount Sinai School of Medicine</i>	<i>Doctor of Medicine (M.D.)</i>	<i>1994</i>

Name: **WILLIAM G. LIBURD**

Title : **MEMBER**

Age: **74**

Mailing Address: **NORTH PELICAN DRIVE, P O BOX 1232**
BIRD ROCK
ST KITTS

Telephone No.: **(869) 465-8111**

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Democrat Printing Co Ltd</i>	<i>Newspaper Consultant</i>	

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>University of the West Indies</i>	<i>BSc. Economics and History</i>	<i>1969</i>

Name: ELRETER SIMPSON-BROWNE Title: MEMBER

Age: 50

Mailing Address: LOT #1 LEMON HILL HOUSING DEVELOPMENT
BOURRYEAU
ST KITTS

Telephone No.: (869) 466-1780

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>The Government of St. Kitts-Nevis</i>	<i>Permanent Secretary</i>	<i>To coordinate the various activities of the divisions within the Ministry of Sustainable Development including physical and economic planning.</i>
<i>National Housing Corporation (NHC)</i>	<i>General Manager (2015)</i>	<i>Manage and direct all aspects of the operations of NHC</i>
<i>National Housing Corporation (NHC)</i>	<i>Manager – Customer Services Dept.</i>	<i>To provide exemplary service to customers</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>University of the West Indies, Mona Campus</i>	<i>BSc. Management – (Major in HRM)</i>	<i>2012</i>

Name: WALLIS WILKIN

Title : MEMBER

Age: 45

Mailing Address: HARBOUR VIEW, BIRD ROCK
BASSETERRE
ST KITTS

Telephone No.: (869) 465-8269

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>S L Horsford & Co Ltd</i>	<i>Marketing Manager</i>	<i>Responsible for all marketing and related activities for the entire group of companies</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>Wentworth Institute of Technology, Boston</i>	<i>BSc. Management Studies</i>	<i>2002</i>
<i>Wentworth Institute of Technology, Boston</i>	<i>Professional Certificate - Communications</i>	<i>2002</i>
<i>Wentworth Institute of Technology, Boston,</i>	<i>AAS – Architectural Engineering</i>	<i>1999</i>

Name: LORNA HUNKINS

Title: MEMBER

Age: 51

Mailing Address: MAISON DE CORAIL MARION HEIGHTS
ST JOHN'S PARISH
NEVIS

Telephone No.: (869) 469 - 0632

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Medical University of the Americas</i>	<i>Director of Administration</i>	<i>Administration of campus and management of island staff</i>
<i>Government of St. Kitts and Nevis - Ministry of Foreign Affairs</i>	<i>Special Advisor</i>	<i>Advisor to Foreign Minister and Ministry</i>
<i>The Bank of Nevis Ltd.</i>	<i>Operations Manager</i>	<i>Day to day Operations of Bank's customer service</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Graduate School of Banking - Madison Wisconsin</i>	<i>Diploma in Banking</i>	<i>2012</i>
<i>University of the West Indies - Cave Hill</i>	<i>BSc. Economics/Accounting</i>	<i>2005</i>

Use additional sheets if necessary

APPENDIX 1(a) – BIOGRAPHICAL DATA FORMS

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: CHIEF EXECUTIVE OFFICER (Ag.)

Name: DONALD THOMPSON Age: 59

Mailing Address: P O BOX 957, BIRD ROCK EXTENSION

BASSETERRE

ST KITTS

Telephone No.: (869) 466-8203

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>CEO (Ag.)</i> <i>Chief Retail Banking Officer</i>	<i>Manage and direct all aspects of operations of St Kitts-Nevis-Anguilla National Bank Group of Companies.</i> <i>Lead all aspects of Retail Banking of St Kitts-Nevis-Anguilla National Bank</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>University of Manchester</i>	<i>International Diploma in Compliance</i>	<i>2006</i>
<i>Morehead State University</i>	<i>MBA</i>	<i>2004</i>
<i>IIA, Florida, USA</i>	<i>Certified Internal Auditor (CIA)</i>	<i>1999</i>
<i>AICPA, USA</i>	<i>Certified Public Accountant (CPA)</i>	<i>1995</i>
<i>San Francisco State University</i>	<i>BSc. Accounting</i>	<i>1992</i>

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:

Name: STEPHEN HECTOR

Position: COMPANY SECRETARY

Age: 47

Mailing Address: SOUTH PELICAN DRIVE
BIRD ROCK
BASSETERRE, ST. KITTS

Telephone No.: (869) 662-2733

List jobs held during past five years. Give brief description of responsibilities. Include names of employers.

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>Law Office of Stephen O Hector</i>	<i>Lawyer/Owner</i>	<i>To provide legal services and legal counsel to clients</i>
<i>St. Kitts-Nevis-Anguilla National Bank Ltd</i>	<i>Chief Legal Counsel</i>	<i>To provide legal services and manage all aspects of operations of the Legal Unit</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd</i>	<i>Assistant Managing Director</i>	<i>To provide legal services and manage all aspects of operations of the Legal Unit</i>

Education (degrees, schools, and dates):

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ICSA, Canada</i>	<i>Accredited Director (ACC DIR)</i>	<i>2015</i>
<i>Norman Manley Law School, UWI Jamaica</i>	<i>Legal Education Certificate</i>	<i>2003</i>
<i>University of The West Indies, Barbados</i>	<i>LLB Honours</i>	<i>2001</i>
<i>University of the West Indies, Barbados</i>	<i>BA Honours History</i>	<i>1998</i>

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

Name: ANTHONY GALLOWAY Age: 50

Mailing Address: P O BOX 1549, SEA MIST DRIVE,

HALF MOON HEIGHTS

FRIGATE BAY, ST KITTS

Telephone No.: (869) 465-7576

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Financial Officer</i>	<i>Manage and direct all aspects of financial operations of St Kitts-Nevis-Anguilla National Bank.</i>
	<i>Chief Internal Auditor</i>	<i>Lead all aspects of Internal Audit Department of St Kitts-Nevis-Anguilla National Bank</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>ILA</i>	<i>Certified Internal Auditor (CIA)</i>	<i>2013</i>
<i>Florida International Bankers Association (FIBA)</i>	<i>Anti-Money Laundering Certified Associate (AML/CA)</i>	<i>2010</i>
<i>ACCA</i>	<i>Fellow of the Association of Chartered Certified Accountants (FCCA)</i>	<i>2008</i>
<i>ACCA</i>	<i>Qualified Member of the Association of Chartered Certified Accountants</i>	<i>2003</i>
<i>University of Sheffield Hallam</i>	<i>Masters in Banking and Finance</i>	<i>1999</i>
<i>University of Leeds</i>	<i>Bachelor of Science Combined (Hons) in Accounting and Data Processing</i>	<i>1993</i>

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:

Name: JACQUELINE HEWLETT Age: 60

Mailing Address: P O BOX 147, # 7 OCEAN GARDENS,

CAMPS ESTATE

ST KITTS

Telephone No.: (869) 465-4033

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
1. Feb. 2016 – Present: St Kitts-Nevis-Anguilla National Bank Ltd.	1. Chief Risk & Compliance Officer	1. AML/CFT Compliance and Enterprise Risk Management
2. Jan. 2008 – Jan. 2016: Antigua Commercial Bank	2. Compliance Specialist	

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
Certified Information Security	CICRA – Certified Internal Controls Risk Analyst	2017
Global Association of Risk Professionals	ICBRR – International Certificate in Banking Risk and Regulations	2012
International Association of Risk & Compliance Professionals	CRCMP - Certified Risk and Compliance Management Professional	2011
Association of Certified Fraud Examiners	CFE – Certified Fraud Examiner	2011
Florida International Bankers' Association	CP/AML – Certified Professional in AML	2010
Association of Certified Anti- Money Laundering Specialists	CAMS – Certified Anti-Money Laundering Specialist	2007
University of the West Indies	MBA – Masters in Business Administration	2002
University of the West Indies	EDM – Executive Diploma in Management Studies	1999
University of the West Indies	BA – Bachelor of Arts	1981

Also a Director of the company Yes No

Name: **BERNICE GRANT-KELLY** Age: **57**

Mailing Address: **P O BOX 1405.**

FRIGATE BAY

ST KITTS

Telephone No.: **(869) 465-5438**

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Electronic Services Officer</i>	<i>Develop Strategic plans to ensure profitability of the Cards Program Responsible for development of all aspects of the issuing and acquiring programs yet mitigating risks Reporting and Analyzing merchant and card developments</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Graduate School of Banking</i>	<i>Diploma in Banking</i>	<i>2011</i>
<i>University of Leicester</i>	<i>MSc Finance</i>	<i>2008</i>
<i>University of the Virgin Island</i>	<i>BA Accounting</i>	<i>1987</i>

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:

Name: ERMELIN SEBASTIAN-DUGGINS Age: 37

Mailing Address: P O BOX 192

#6 CAYON STREET, BASSETERRE

ST KITTS

Telephone No.: (869) 465-2344

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Legal Counsel</i>	<i>Provide legal services Set strategies for the Legal Unit</i>
	<i>Senior Manager, Legal Unit</i>	<i>Manage all aspects of operations of the Legal Unit</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Hugh Wooding Law School</i>	<i>L.E.C.</i>	<i>2008</i>
<i>University of the West Indies</i>	<i>L.L.B (Hons.)</i>	<i>2006</i>
<i>St. Mary's University</i>	<i>B.A. (English Major)</i>	<i>2001</i>

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:

Name: SHEENA ROBINSON Age: 36

Mailing Address: 709 ST. CHRISTOPHER CLUB

FRIGATE BAY

ST KITTS

Telephone No.: (869) 662-6792

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Internal Auditor, Internal Audit Unit</i>	<i>Leading the Internal Audit Team Planning the audit of the various areas of the Group</i>
<i>Hugh Foster and Associates Chartered Accountants, Jamaica 11/2017 – 02/2019</i>	<i>Consultant</i>	<i>Planned and conducted audit and accounting services for firm's clients in Financial Services, Foods, Hotel and Tourism Sectors</i>
<i>Digicell Group – SportsMax Limited Jamaica, 01/2017 – 11/2017 Contract Employment:</i>	<i>Finance Manager</i>	<i>Directed the accounting and financial reporting functions of the Company.</i>
<i>Credit Union Fund Management Company Ltd, Jamaica 06/2016 – 12/2016</i>	<i>Chief Accountant</i>	<i>Directed the accounting and financial reporting functions of the Company.</i>
<i>PricewaterhouseCoopers Jamaica, 03/2016 – 05/2016</i>	<i>Senior Audit Associate</i>	<i>Provided external audit services specific oversight of some of the firm's biggest clients in the hotel industry.</i>
<i>Digicel Group – Curacao, 05/2015 – 02/2016</i>	<i>Finance Manager</i>	<i>Directed the accounting and financial reporting functions of the Company.</i>
<i>Credit Union Fund Management Co Ltd, Jamaica, 08/2014 – 04/2015</i>	<i>Accountant</i>	<i>Directed the accounting and financial reporting functions for a number of Subsidiaries in the Jamaica Cooperative Credit Union League Group of Companies.</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>The Association of Chartered Certified Accountants (ACCA)</i>	<i>Fellow</i>	<i>2013</i>
<i>University of Technology, Jamaica</i>	<i>Bachelor of Business Administration: Accounting and Banking & Finance</i>	<i>2006</i>

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:

Name: QUINCY PRENTICE Age: 41

Mailing Address: HANLEY'S ROAD

GINGERLAND

NEVIS

Telephone No.: **(869) 662-5128**

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Information Officer, MIS Unit</i>	<i>Set objectives and strategies for the IT department. Direct and organize IT-related projects.</i>
<i>Nevis Island Administration</i>	<i>Director – Information Technology Senior Systems Analyst</i>	<i>Implement and analyze systems for NLA, which included planning development, design, testing, and implementation of computer processes for various departments.</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Caribbean Governance Training Institute</i>	<i>Chartered Director</i>	<i>2017</i>
<i>Cisco</i>	<i>Cisco Certified Network Associate</i>	<i>2013 & Renewed in 2016</i>
<i>Oxford University</i>	<i>Master of Science – Computer Science</i>	<i>2009</i>
<i>York University</i>	<i>Bachelor of Science – Computer Science</i>	<i>2002</i>

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:

Name: PANSYNA BAILEY Age: 61

Mailing Address: P O BOX 583, PARADISE HEIGHTS

CONAREE

ST KITTS

Telephone No.: (869) 465-8493

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Human Resources Officer, Human Resources Unit</i>	<i>Plan, direct, coordinate and control the activities and functions of the HR Unit. Assist in the development and implementation of a Modern HR Development Policy and Strategy tailored to the needs of the Group.</i>
	<i>Manager, Human Resources Unit</i>	<i>Manage the HR Unit Maintain and complete records in connection with all employees in the Group.</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Cohen and Klein</i>	<i>Certification in Advanced Human Resource Management</i>	<i>2018</i>
<i>University of the West Indies (UWI)</i>	<i>Certification in Human Resource Management</i>	<i>2013</i>
<i>University of the West Indies (UWI)</i>	<i>Executive Diploma in Management</i>	<i>2001</i>

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:

Name: PAULA MORTON Age: 55

Mailing Address: GOVERNMENT ROAD

CHARLESTOWN

NEVIS

Telephone No.: (869) 662-3216

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

<i>Employer</i>	<i>Position</i>	<i>Responsibilities</i>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Officer in Charge, Credit Division</i>	<i>Set objectives and strategies for the Credit Division.</i>
	<i>Senior Manager, Credit Division</i>	<i>Manager the lending functions of the division. Manage the operations of the Credit Division.</i>

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

<i>Institution</i>	<i>Degree/Qualification</i>	<i>Year Qualification was awarded</i>
<i>Graduate School of Banking – Madison, Wisconsin</i>	<i>Diploma in Banking</i>	<i>2013</i>
<i>Jamaica Institute of Banking (endorsed by the Mona Business School of the UWI and the Chartered Bankers of Ireland)</i>	<i>Certified Credit Professional</i>	<i>2010</i>
<i>CUNY – Lehman College</i>	<i>Bachelor of Science – Computing and Management</i>	<i>1991</i>

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:

Year	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
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