

1. Description of the Industry in which the Company Operates

The Bank operates in the very competitive financial services industry and provides full retail commercial banking to its clients. Some of the services include the following:

- | | |
|-------------------------------|------------------------|
| Savings and current accounts | Swift transfers |
| Fixed deposits | Safe deposit boxes |
| Standing orders | Night deposit services |
| Foreign exchange transactions | ATM facilities |
| Mortgages/Consumer loans | Credit card facilities |
| Commercial loans | Debit card facilities |
| Letters of credit | Overdraft facilities |
| Cash advances | Internet banking |
| Cash management services | Guarantees |
| Bills for collection | Mobile Banking |

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

Exchange(s)	Securities Type	No. of Shares	Valuation

3. Description of Securities Being Offered N/A

4. Territories in which Securities are Being Offered- St. Lucia

Territory	Effective Date

5. **Description of Share Capital**

a) Authorised

TYPE/CLASS	No. OF SHARES
Ordinary	7,000,000

b) Issued

TYPE/CLASS	No. OF SHARES
Ordinary	7,000,000

c) Outstanding

TYPE/CLASS	No. OF SHARES
Ordinary	6,372,452

6. EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

**Position: Managing Director
(From June 2017)**

Name: Johnathan Johannes

Age: 40 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7201

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

Director of Sales (OECS Region), Unicomer Group - April 2012 – May 2017
Managing Director, 1st National Bank St. Lucia Limited – June 2017 – Present
Responsibilities – Oversight & Responsibility for the daily operations of the
Bank;
Development of the Bank's Strategic Plan

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

University of Lincoln, UK – Bachelor of Arts (Hons.), International Business Administration –
1996- 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: N/A

Use additional sheets if necessary.

Name: Aurea Lafeuillée

**Position: Executive Manager,
Finance & Research**

Age: 55 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

Finance Manager, 1st National Bank St. Lucia Ltd – 2004 to November 2013;
Executive Manager, Finance & Research – 1st National Bank St. Lucia Limited, 2013
to date;
Managing Director (Acting) July 2016 to June 2017.

Responsibilities: Co-ordinate & compile the Annual Budget with the Executive
Management Team;
Assist in the Development of the Strategic Plan;
Preparation of forecasts of likely cash requirements and management of the Bank's
liquidity;
Review the monthly management accounts and prepare analyses to inform
management of the Bank's performance;
Manage the Investment Portfolio;
Liaise with External Auditors & ECCB Examiners.

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

Professional Banking Course – Institute of Canadian Bankers - 2005
Branch Managers Course – CSI Global Education Inc. (CSI) – 2013
Partners, Directors and Senior Officers Qualifying Examination – CSI - 2014
Fellow of the Institute of Canadian Bankers (FICB) - 2014;
Fellow, Chartered Association of Certified Accountants (FCCA).

Also a Director of the company Yes No

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

Use additional sheets if necessary.

Name: Valery Marshall-St. Omer

**Position: Executive Manager,
Operations & Client Support**

Age: 50 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

Assistant Operations Manager, 1st National Bank St. Lucia Ltd. - 2007 to 2013.
Executive Manager, Human Resources, Organizational Development & Support
Services; November 2013 to December 2017.
Executive Manager, Operations & Client Support – December 2017 – present

Responsibilities: Overseeing Branch Operations;
Execute Business Automation Projects;
Improve the Account Reconciliation functions;
Improve the Client Support Unit to deliver superior Customer Experience;

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

St. Joseph's Convent, St. Lucia; GCE "O" and "A" Levels.
University of Wales- Post-Graduate Diploma in Business Administration (Human
Resource Management) - 2014
Anglia Ruskin University – MBA (Human Resource Management) 2018

Also a Director of the company Yes No

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

Use additional sheets if necessary.

Name: Sylvia Alcee

**Position: Executive Manager,
Sales**

Age: 56 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

Branch Manager, 1st National Bank St. Lucia Limited. 1997 to November 2013.
Executive Manager, Credit and Client Services; November 2013 to February 2017
Executive Manager, Sales – February 2017 – present

Responsibilities: Lead the Sales Team in assessing the financial needs of clients and provide options to meet the needs of clients;
Growth and relationship building opportunities with an emphasis on Mortgage Lending, Small Business lending, retail and corporate lending.

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

Castries Comprehensive School, St. Lucia; GCE "O" Levels.
Associate of the Institute of Canadian Bankers.
MBA, Business Administration (2016)

Also a Director of the company Yes No

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

Use additional sheets if necessary.

Name: Clarette Auguste-Taylor

**Position: Executive Manager,
Risk, Compliance, Recoveries &
Securities**

Age: 55 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

Manager, Lending, 1st National Bank St. Lucia Ltd, 2004 to 2010.
Credit Risk Manager, 1st National Bank St. Lucia Ltd – 2011 to November 2013.
Executive Manager, Risk, Compliance, Recoveries & Securities - November 2013 to date.

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

St. Joseph's Convent, St. Lucia, GCE "O".
St. Lucia "A" Level College - "A" Levels.
ABE Diploma.
Executive Diploma in HR Management -2000.
Florida International Bankers Association (FIBA) Inc. – FATCA – 2015
Florida International Bankers Association (FIBA) Inc. – Anti Money Laundering
Certified Associate – 2016
Certified Information Security – Business Continuity – 2017
Certified Information Security – Enterprise Risk Management - 2017

Also a Director of the company Yes No

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

Use additional sheets if necessary.

Name: Pius Cleveland Robert Fevrier

**Position: Executive Manager,
Marketing & PR**

Age: 54 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: () 1 758 455 7000

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

Manager, Projects and Services – 1st National Bank St. Lucia Ltd, 2004 to November 2013;
Executive Manager, Marketing and Public Relations - 2013 to date.

Responsibilities: Conceptualise and initiate Marketing Campaigns;
Undertake Corporate Social Responsibility Activities;
Brand Building Activities;
Ensure the Business Continuity Plan is fully implemented;
Co-ordinate and review data for Customer Satisfaction Surveys.

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

Castries Comprehensive Secondary School, St. Lucia, GCE "O" Levels.
Executive Diploma in Business Management – 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: N/A

Use additional sheets if necessary.

Name: Denise Holden-Pierre

**Position: Executive Manager,
Internal Audit**

Age: 51 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

Manager, Internal Audit, 1st National Bank St. Lucia Ltd – 2007 to 2013.
Executive Manager, Internal Audit, 1st National Bank St. Lucia Ltd - 2013 to date.

Responsibilities: Develop & Implement the Annual Audit Plan;
Conduct audits with unrestricted access to all records;
Notify the Managing Director and the Audit Committee of significant suspected fraudulent activities;
Evaluate significant new or changing services, processes, system operations and control processes.

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

St. Joseph's Convent, St. Lucia, GCE "O" Levels.
St. Lucia "A" Level College - "A" Levels.
Fellow, Chartered Association of Certified Accountants (FCCA).

Also a Director of the company Yes No

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

Use additional sheets if necessary.

Name: Henri-Jacques Mangal

**Position: Corporate Secretary &
Legal Officer**

Age: 29 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

Associate Attorney-at-Law, Chong & Co. July 2014 – December 2015.
Corporate Secretary & Legal Officer, 1st National Bank St. Lucia Limited – December 2015 to date.

Responsibilities: Provide legal guidance to the Board & Management;
Ensure compliance with statutory and regulatory requirements;
Implementation of Board Decisions;
Organise the orientation and re-orientation of Directors;
Organise annual training sessions for Directors in the areas Corporate Governance and other Banking related fields.

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

St. Mary's College, St. Lucia, GCE "O" Levels – 2005.
Sir Arthur Lewis Community College, Cambridge "A' Levels -2007.
University of the West-Indies Cave Hill Campus, Bachelor of Laws Degree (LL.B) – 2011.
Hugh Wooding Law School, Legal Education Certificate (L.E.C.) – 2013.
Director's Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada - 2016.

Also a Director of the company Yes No

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

Use additional sheets if necessary.

Name: Prisca Eristhee-Delice

**Position: Executive Manager,
Human Resource & Organisational
Development**

Age: 47 years

Mailing Address: P.O Box 168, Castries, St. Lucia

Telephone No.: (758) 455 7000

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

HR Generalist Consultant/Frank Covey Trainer - October 2015 - Present
Human Resource Manager, Winward & Leeward Brewery Limited (WLBL) St. Lucia,
Subsidiary of Heineken International - October 2001- July 2015.

Executive Manager, Human Resource & Organisational Behaviour -1st National Bank St.
Lucia Limited - December 2017 – Present

Responsibilities:

HR's role will be to become the strategic business partner by developing and implementing a winning strategy for the Bank's human capital thereby ensuring the right people with the right mindset and capabilities in the right places to deliver on the Bank's strategic initiatives;
To build the Bank's capacity through relevant functional and customized training;
To embed the "winning" culture within the organization;
To make the Bank a preferred employer, through effective recruitment, selection, retention, succession and development policies;
To effect a performance driven culture within the organization, by ensuring that the necessary performance tools, mechanisms and interventions are in place and effected;
To ensure effective HR policy development and implementation.

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

M.A. Business and Management, University of East London, Duncan House, High Street London, United Kingdom (1996-1997);
BSc. Industrial Management, University of the West Indies, St. Augustine Campus, Trinidad & Tobago, (1991-1994)

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

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

Use additional sheets if necessary.

7. DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

Name: Nigel Fulgence

**Position: Chairperson & President
Age: 56**

Mailing Address: P.O. Box 1471, Castries, St. Lucia

Telephone No.: (758) 457 4400

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

Construction Engineer - St. Lucia Electricity Services Ltd. 2004-Present

Responsibilities:

Responsible for capital projects with regards to the distribution lines;

Responsible for live line unit;

Responsible for the training of the linesmen and contractors;

Responsible for the annual certification of contractors;

Management representative of the Transmission and Distribution Department on the health and safety committee.

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

Bachelor of Science Degree (Hons.) P. Eng. John Moores University, England (1996);
Director Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada (2009).

Name: Brenda Floissac-Fleming

Position: Director

Age: 57

Mailing Address: P.O. Box 722, Castries, St. Lucia

Telephone No.: (758) 452 2887

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

Lawyer-Floissac, Fleming and Associates.

Responsibilities:

Providing legal guidance to clients on a wide range of matters;
Responsible for the International Business Companies portfolio which is maintained by the associated company Abacus Financial Services Limited, a licensed registered agent under the Registered Agent & Trustee Licensing Act.

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

B.A. (Hons.) Law - 1984;
Director Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada - 2010.

Name: Christian Husbands

Position: Director
Age: 53 (Until June 2017)

Mailing Address: P.O. Box 173, Castries, Saint Lucia

Telephone No.: (758) 458 4180

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

Manager- NPH Inc. (Management and Investment Consultants).

Responsibilities: Provision of Consultancy Services.

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

St. Mary's College, St. Lucia.
Bachelor of Arts (BA) degree- University of Western Ontario, Canada.
Director Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada (2010).

Name: Johnson Cenac

Position: Director
Age: 74

Mailing Address: Belmar Lane, Morne Forutne
P.O. Box 1079, Castries, Saint Lucia

Telephone No.: (758) 452 7255

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

Immediate past Parliamentary Commissioner 2016
Retired Civil Servant, Lecturer and Administrator.

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

Hubert Humphrey Fellowship (1986).

M. Ed. Degree, Testing, Measurement and Evaluation; University of Arizona (1980);

B.A. Degree (Hon), Mathematics and Economics; University of the West Indies (1976);

UWI endorsed Teaching Certificate, St. Lucia Teachers College (1969);

Director's Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada.

Name: Tedburt Theobalds

Position: Director

Age: 68

Mailing Address: St. Jude's Highway, Vieux-Fort, P.O. Box 710, Castries

Telephone No.: (758) 454 6002

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

Theobalds & Associates - Valuation Surveyor/Agricultural Consultant 1994-Present;

Responsibilities:

General Valuation/appraisal
Building surveying
Quantity surveying
Agricultural surveying
Commercial surveying
Industrial surveying
Residential surveying

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

ECIAF, Centeno, Trinidad: - Diploma in Agriculture (1968-1970);
UWL CARIMAC, Mona, Jamaica: Diploma in Mass Communications (1978 - 1979);
UWI, St. Augustine, Trinidad: Diploma in Agriculture Extension (1983-1984);
UWI, CMD, Cave Hill, Barbados: Master of Business Administration (1993-1995);
Western States University, Missouri, USA: BSc (Val. Science) (1996 - 2000).
Director's Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada.

Name: Geraldine Lendor-Gabriel

Position: Director
Age: 51

Mailing Address: P.O. Box CP 6251, Castries, Saint Lucia

Telephone No.: (758) 451 7202

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

Business and Environmental Consultant – 2007 to present.

Responsibilities: Providing Consultancy services locally and regionally in areas including Management, Finance and Environmental Management.

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

Msc – Environmental Management – University of Derby, UK (2007);
Postgraduate Diploma – Environmental Management - University of Derby, UK (2005)
Certified General Accountants, Canada – Chartered Accountant (1997);
BSc – Economics and Management – University of the West-Indies (1991);
Director’s Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada.

Name: V. Adrian Augier

Position: Director

Age: 58

Mailing Address: P.O. Box RB 2359, Rodney Bay, Gros-Islet, Saint Lucia

Telephone No.: () 1 758 452 8417

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

2011 to date: Consultant – Economic Development / Creative Industries
Policy Design and Advocacy, Advisory Services, Investment.

Chairman, Landmark Group
Investment and Asset Management.

Managing Director, Landmark Events Ltd, St. Lucia
Event Design, Production and Management.

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

2012: Honorary Doctorate – University of the West Indies

1990: **MA – Development Finance & Planning (Distinction)**
American University, Washington D.C.

1982: **BA – Economics/Political Science**
University of Western Ontario, Canada

1977: **St Lucia 'A' Level College**
Economics, English, French, Spanish

Name: Richard Monplaisir

Position: Director
Age: 51

Mailing Address: P.O. Box 1485, Castries, Saint Lucia

Telephone No.: (758) 452 0094

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

Financial Comptroller, C.O. Williams Group of Companies.

Responsibilities: Administration & Finance

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

B.A. (Hons) Business Administration and Accounting;
Director's Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada.

Name: Martin Satney

Position: Director
Age: 58

Mailing Address: P.O. Box RB 2310, Gros-Islet, Saint Lucia

Telephone No.: (758) 450 0225

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

Project Coordinator of the Black Sigatoka Management Unit in the Ministry of Agriculture; March 2012 to 2013;

Adjunct lecturer, Monroe College- 2009 to 2017.

Independent Consultant -Satgro Solutions Ltd; September 2007 to date.

Responsibilities: Providing consultancy services to a wide range of clients in the areas of Business and Management.

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

MSc., Management and Implementation of Development Projects. (University of Manchester, Institute of Science & Technology; 1998.

MSc, Agricultural Engineering/Mechanization. (Higher Institute of Agricultural Sciences of Havana); 1981- 1986.

Director's Education and Accreditation Program (DEAP) accredited with the Institute of Chartered Secretaries and Administrators (ICSA), Canada.

Name: Jennifer Remy

Position: Director

Age: 67

Mailing Address: P.O. Box 1950, Castries, Saint Lucia

Telephone No.: () 1 758 456 0535

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

High Court Judge of the Eastern Caribbean Supreme Court: September 2009 – July 2013

Principal Attorney – Jennifer Remy & Associates 1983- 2009 & 2009 to date.

Responsibilities:

Providing legal advice to clients on a wide range of matters.

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

Bachelor of Arts (B.A.) – Psychology & Philosophy - University of Western Ontario - 1971;

College of Law, London, England -1978.

8. SUBSTANTIAL SHAREHOLDERS

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

SECURITIES NOW HELD:

Name: Address:	Class of Shares:	No. of Shares:	% of Total
Donald Monplaisir Holdings	Ordinary	918,346	14.41%
National Development Corporation	Ordinary	337,504	5.29%

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

UPON CONVERSION: N/A

Name: Address:	Class of Shares:	Conversion Rate:	No. of Shares upon Conversion	% of Total*

* Current holding of shares if conversion option were exercised.

9. Name and Address of Parent N/A

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

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

Name:	Address:	Percentage Ownership:	Name of the Exchange(s) on which the company's securities are listed:

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

Name:	Address:	Name of the Exchange(s) on which the company's securities are listed:
Caribbean Credit Card Corporation	Basseterre, St. Kitts	Not listed
East Caribbean Home Mortgage Bank	Basseterre, St. Kitts	Not listed
Eastern Caribbean Securities exchange	Basseterre, St. Kitts	Not listed
East Caribbean Financial Holding Company Ltd	Bridge Street, Castries, St. Lucia	ECSE
St. Lucia Electricity Services Ltd	John Compton Highway	ECSE

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:

Johnathan Johannes

Name of Director:

Richard Monplaisir

SIGNED AND CERTIFIED

SIGNED AND CERTIFIED

Signature

30 April 2018

Signature

30 April 2018

Date

Date

Name of Corporate Secretary:

Henri-Jacques Mangal

SIGNED AND CERTIFIED

Signature

30/4/18

Date

