

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

ST KITTS-NEVIS-ANGUILLA NATIONAL BANK LTD.

(Exact name of Company as set forth in Certificate of Incorporation)

Place and date of incorporation: _____ **15 FEBRUARY 1971** _____

Street and postal address of registered office:

_____ **CENTRAL STREET, BASSETERRE, ST KITTS** _____

Company telephone number: (869) _____ **465-2204** _____

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

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

Financial year-end: _____ **JUNE** _____ **30** _____ **2020** _____
(month) (day) (year)

Contact person(s): _____ **MR. DONALD THOMPSON** _____

_____ **MR. STEPHEN HECTOR** _____

Telephone number (if different from above): (_____) _____

Fax number: (_____) _____

Email address: _____

Did the company file all reports required to be filed by Sections 98 of the Securities Act, of 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

The retail banking industry in the Federation is comprised of six commercial banks, three credit unions and one finance company. The core products/services offered by the institutions include loans, foreign exchange services and deposit accounts.

The Bank encounters strong competition in attracting retail and business deposits and loans. National Bank's most direct competition for deposits historically has been from Commercial Banks, Credit Unions, finance companies, and other financial intermediaries. Additionally, hire purchase companies that aggressively target traditional Bank customers have made the marketplace even more competitive.

The Bank competes for loans principally through the interest rates and loan fees it charges, the range of services offered, the efficiency and quality of the services it provides borrowers and the convenient locations of its branch offices. Competition for deposits is primarily based on interest rates offered, convenience of branch offices and ATM's and ease of business transactions.

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

Exchange(s)	Securities Type	No. of Shares	Valuation
<i>Eastern Caribbean Securities Exchange (ECSE)</i>	<i>Shares/stock</i>	<i>135,000,000</i>	<i>\$3.00 per share</i>

3. Description of Securities Being Offered (including who is the Issuer and who is the Offeror of the Securities)

The Securities offered by National Bank are ordinary shares/common stock, which entitle the shareholders to share in the earnings of the company as and when they occur, and to vote at the company's annual general meetings.

4. Territories in which Securities are Being Offered

Territory	Effective Date
<i>Anguilla</i>	
<i>Antigua and Barbuda</i>	
<i>Commonwealth of Dominica</i>	
<i>Grenada</i>	
<i>St Lucia</i>	
<i>St Vincent and the Grenadines</i>	

5. Description of Share Capital

a) Authorised

TYPE/CLASS	No. OF SHARES
<i>ORDINARY SHARES</i>	<i>270,000,000</i>

b) Issued

TYPE/CLASS	No. OF SHARES
<i>ORDINARY SHARES</i>	<i>135,000,000</i>

c) Outstanding

TYPE/CLASS	No. OF SHARES

6. EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

Position: CHIEF EXECUTIVE OFFICER (Ag.)

Name: DONALD THOMPSON Age: 60

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.

Employer	Position	Responsibilities
St Kitts-Nevis-Anguilla National Bank Ltd.	Chief Executive Officer (CEO)	Manage and direct all aspects of operations of St Kitts-Nevis-Anguilla National Bank Ltd
	Chief Retail Banking Officer	Lead all aspects of Retail Banking of St Kitts-Nevis-Anguilla National Bank

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

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

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: STEPHEN HECTOR

Position: COMPANY SECRETARY

Age: 48

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.

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

Education (degrees, schools, and dates):

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

Use Additional Sheets if Necessary

7. DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

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.

Employer	Position(s)	Responsibilities
<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):

Institution	Degree/Qualification	Year Qualification was awarded
<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>

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: N. ANALDO BAILEY

Position: 1ST VICE CHAIRMAN

Age: 67

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>Retired</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>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 E. MAITLAND

Position: 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.

Employer	Position(s)	Responsibilities
MAITLAND, MAITLAND & ASSOCIATES	Managing Partner	Administration, Auditing Taxation & Accounting

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

Institution	Degree/Qualification	Year Qualification was awarded
The Association of Chartered Certified Accountants (ACCA)	FCCA	1985
Florida International University	MSC. FINANCE	1989
Florida International University	GCIB	1989

Name: LIONEL BENJAMIN

Title : MEMBER

Age: 64

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 V. O. BYRON**

Title : **MEMBER**

Age: **32**

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: CARDELL RAWLINS

Title : MEMBER

Age: 57

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: 75

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: 51

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.

Employer	Position	Responsibilities
<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</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):

Institution	Degree/Qualification	Year Qualification was awarded
<i>Monroe College, USA</i>	<i>Master of Business Administration</i>	<i>2019</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: 46

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.

Employer	Position	Responsibilities
<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):

Institution	Degree/Qualification	Year Qualification was awarded
<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 VALERIE 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

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:

Name: Address:	Class of Shares:	No. of Shares:	% of Total
<i>Government of St Kitts & Nevis, Church Street, Basseterre, St Kitts</i>	<i>Ordinary Shares</i>	<i>68,850,000</i>	<i>51.00</i>
<i>Caribbean Commercial Bank (Anguilla Ltd) P O Box 23, The Valley Anguilla</i>	<i>Ordinary Shares</i>	<i>8,510,348</i>	<i>6.30</i>
<i>Social Security Board (St Kitts & Nevis), Bay Road, Basseterre, St Kitts</i>	<i>Ordinary Shares</i>	<i>8,598,506</i>	<i>6.37</i>

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

UPON CONVERSION:

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

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)

Name:	Address:	Percentage Ownership:	Name of the Exchange(s) on which the company's securities are listed:
<i>NATIONAL CARIBBEAN INSURANCE CO LTD</i>	<i>CHURCH ST. BASSETERRE, ST KITTS</i>	<i>90%</i>	<i>-</i>
<i>NATIONAL BANK TRUST CO LTD</i>	<i>ROSEMARY LANE, BASSETERRE, ST. KITTS</i>	<i>100%</i>	<i>-</i>
<i>ST KITTS AND NEVIS MORTGAGE AND INVESTMENT CO LTD</i>	<i>CENTRAL ST. BASSETERRE, ST KITTS</i>	<i>100%</i>	<i>-</i>

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

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

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:

Name of Director:

Mr. Donald Thompson

Mr. Alexis Nisbett

SIGNED AND CERTIFIED

SIGNED AND CERTIFIED

Signature

Signature

September 29, 2020

September 29, 2020

Date

Date

Name of Corporate Secretary:

Mr. Stephen O Hector

SIGNED AND CERTIFIED

Signature

September 29, 2020

Date