

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: customerservice@sknanb.com

Financial year-end: JUNE 30 2022
(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 four 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 and Money Service Companies like FastCash and Advance Caribbean 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>141,750,000</i>	<i>\$2.80 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>141,750,000</i>

c) **Outstanding**

TYPE/CLASS	No. OF SHARES

6. EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

Position: **MANAGING DIRECTOR / 1st VICE CHAIRMAN**

Name: **MR TERRENCE A CROSSMAN** Age: **56**

Mailing Address: **FOUNTAIN ESTATE**

ST PETERS

ST KITTS

Telephone No.: **(869) 662-0202**

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 Group of Companies</i>	<i>Group Managing Director (MD)</i>	<i>Provide strategic direction for the SKNANB Group</i>
<i>First Federal Cooperative Credit Union</i>	<i>Chief Executive Officer (CEO)</i>	<i>Manage and direct all aspects of First Federal</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>MBA - Finance</i>	
	<i>MSc – Global Consumer Marketing</i>	
	<i>Bachelor of Arts - Accounting</i>	
	<i>Associate of Arts</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: _____

Position: CHIEF EXECUTIVE OFFICER

Name: DONALD THOMPSON Age: 62

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
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Executive Officer (CEO)</i>	<i>Manage and direct all aspects of operations of St Kitts-Nevis-Anguilla National Bank Ltd</i>
	<i>Chief Retail Banking Officer</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):

Institution	Degree/Qualification	Year Qualification was awarded
<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: ANTHONY GALLOWAY Age: 52

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>The Bahamas Institute of Financial Services</i>	<i>Certified International Risk Manager (CIRM)</i>	<i>2021</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: 63

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>
<i>St Kitts-Nevis-Anguilla National Bank Ltd.</i>	<i>Chief Risk & Compliance Officer</i>	<i>AML/CFT Compliance and Enterprise Risk Management</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>Certified Information Security</i>	<i>CICRA – Certified Internal Controls Risk Analyst</i>	<i>2017</i>
<i>Global Association of Risk Professionals</i>	<i>ICBRR – International Certificate in Banking Risk and Regulations</i>	<i>2012</i>
<i>International Association of Risk & Compliance Professionals</i>	<i>CRCMP - Certified Risk and Compliance Management Professional</i>	<i>2011</i>
<i>Association of Certified Fraud Examiners</i>	<i>CFE – Certified Fraud Examiner</i>	<i>2011</i>
<i>Florida International Bankers' Association</i>	<i>CP/AML – Certified Professional in AML</i>	<i>2010</i>
<i>Association of Certified Anti-Money Laundering Specialists</i>	<i>CAMS – Certified Anti-Money Laundering Specialist</i>	<i>2007</i>
<i>University of the West Indies</i>	<i>MBA – Masters in Business Administration</i>	<i>2002</i>
<i>University of the West Indies</i>	<i>EDM – Executive Diploma in Management Studies</i>	<i>1999</i>
<i>University of the West Indies</i>	<i>BA – Bachelor of Arts</i>	<i>1981</i>

Also a Director of the company Yes No

Name: **BERNICE GRANT-KELLY** Age: **60**

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: 40

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: DERRY-ANNE REID Age: 41

Mailing Address: LOT #6 CONAREE

BASSETERRE

ST KITTS

Telephone No.: (869) 660-8927

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. April 2021 – present</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>Royal St. Kitts Beach Resort Limited Group of Companies March 2013 – March 2021</i>	<i>Vice President – Finance & Administration (Risk and Compliance) – Royal Resort (2017 – 2021)</i>	<i>Financial executive lead for owner group of companies; review financial statements of 6-8 companies (excl. hotel); Compliance Officer for the Casino; budget preparation with focus on vision and market analysis for owners.</i>
	<i>Financial Reporting Manager (2013 – 2016) Casino only</i>	<i>Responsible for preparation of all Financial reports for Casino.</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>Institute of Internal Auditors (IIA)</i>	<i>Certified Internal Auditor (CIA)</i>	<i>2020</i>
<i>Association of Chartered Certified Accountants</i>	<i>Fellowship (FCCA)</i>	<i>2013</i>
<i>Association of Chartered Certified Accountants</i>	<i>Membership (ACCA CA)</i>	<i>2008</i>
<i>University of the West Indies, Mona Campus Jamaica</i>	<i>Bachelor of Science (B.Sc.) – Accounting and Management Studies (Honors)</i>	<i>2001</i>

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

Name: QUINCY PRENTICE Age: 44

Mailing Address: HARBOUR VIEW

BIRD ROCK

ST KITTS

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 NIA, 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: 64

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: JENENNE SKERRITT Age: 45

Mailing Address: #10 CEDAR GROVE

MILIKEN ESTATE, ST PETERS

ST KITTS

Telephone No.: (869) 662-3088

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 Retail Banking Officer</i>	<i>Responsible for the Retail Banking Division and for significantly contributing to the strategic direction of the Bank. The CRBO is also responsible for overseeing customer relationships and interfacing with the customer base and other department and management personnel.</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>Baruch College</i>	<i>Bachelor's Degree in Finance and</i>	<i>2002</i>
	<i>Investment, Minor in International Business</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: 58

Mailing Address: 168 SHADWELL WEST HOUSING

BASSETERRE

ST KITTS

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.</i>
		<i>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>C U N Y – 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: _____

Name: STEPHEN HECTOR

Position: COMPANY SECRETARY

Age: 50

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: CAROL I. BODDIE

Position: CHAIRPERSON

Age: 60

Mailing Address: MAIN STREET
KEYS VILLAGE
ST. KITTS

Telephone No.: (869) 662-8258 (c) / 466-1587 (w)

Email address: carolb@sknanb.com

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>Self Employed – CIB Associates</i>	<i>Accountant / Business Owner</i>	<i>Preparation of Financial Statements for client's business operations. Review and verify the accuracy of financial records and ensure compliance with accounting standards and local tax laws.</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>Association of Certified Public Accountants</i>	<i>Certified Public Accountant (CPA)</i>	
	<i>Bachelor of Arts – Accounting</i>	

Name: LORNA V. T. HUNKINS

Title : 2nd VICE CHAIRMAN

Age: 54

Mailing Address: MAISON DE CORAIL, MARION HEIGHTS
ST JOHNS PARISH
NEVIS

Telephone No.: (869) 662-8059

Email address: lornahunkins@gmail.com, lornah@sknanb.com

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>

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. (Hons.) Economics/Accounting</i>	<i>2005</i>

Name: **OPHELIA R. BLANCHARD** Title : **DIRECTOR**

Age: **42**

Mailing Address: **OGEES VILLAGE**
ST PETERS PARISH
ST KITTS

Telephone No.: **(869) 760-8274**

Email address: opheliab@sknanb.com / opheliab@gmail.com

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>Government of St. Kitts and Nevis – Department of Technology</i>	<i>Coordinator of Development /E-Government</i>	<i>Lead the implementation of a Digital Transformation Strategy for the whole of Gov't to digitize service and contribute to the development of cybersecurity and cybercrime strategy. Perform project management for ICT applications.</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>Kings College London, University of London</i>	<i>Master of Science (Merit) – Computer Science, IT Law and Management</i>	<i>2011</i>
<i>University of Wolverhampton, UK</i>	<i>Bachelor of Science (First Class Hons.) – Computer Information Systems</i>	<i>2008</i>

Name: **AZUREE LIBURD**

Title : **DIRECTOR**

Age: **30**

Mailing Address: **#2 LIME KILN**
BASSETERRE
ST KITTS

Telephone No.: **(869) 663-3073 / 662-3073**

Email address: azureel@sknanb.com

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>Government of St. Kitts & Nevis</i>	<i>Lawyer/Crown Counsel in the Office of the Director of Public Prosecutions</i>	<i>Provide legal advice to ensure that evidence is gathered in a manner that will be admissible at trial.</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>Norman Manley Law School</i>	<i>Legal Education Certificate (LEC)</i>	<i>2022</i>
<i>University of the West Indies, St Augustine Campus</i>	<i>LLB (Bachelor of Laws) (Upper Second-Class Honors)</i>	<i>2020</i>
<i>Clarence Fitzroy Bryant College</i>	<i>Associates in Edu (UWI)</i>	<i>2015</i>

Name: **RONALD POWELL**

Title : **DIRECTOR**

Age: **54**

Mailing Address: **FOUNTAIN VILLAGE**
ST JAMES PARISH
NEVIS

Telephone No.: **(869) 764-4472 (c) / 469-1980 (h)**

Email address: ronaldp@sknanb.com

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>Island Tyres and Hardware</i>	<i>Shipping and Purchasing Manager</i>	<i>Supervise the procurement and brokerage of inventory for the Business.</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>Secondary Education</i>	

Name: HOLLIS PRENTICE

Title : DIRECTOR

Age: 50

Mailing Address: #44 EAST SHADWELL DEVELOPMENT
BASSETERRE
ST KITTS

Telephone No.: (869) 664-6593

Email address: hollisp@sknanb.com

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>Government of St. Kitts and Nevis</i>	<i>Senior Tax Inspector 1</i>	<i>Collection of intelligence on non-compliant taxpayers. Conduct field surveillance and inspection of business premises for business licences and other compliance related activities.</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>Monroe College, New York</i>	<i>MBA – Business Management</i>	<i>2020</i>
<i>Organization of American States Inter-American Committee on Ports</i>	<i>Diploma in Port Statistics, Costs and Tariffs</i>	<i>2008</i>
<i>University of Cienfuegos, Cuba</i>	<i>Bachelor of Arts - Economics</i>	<i>2005</i>

Name: **GLENVILLE ROGERS**

Title : **DIRECTOR**

Age: **54**

Mailing Address: **#121 NEW ROAD HOUSING DEVELOPMENT**
ST PETERS
ST KITTS

Telephone No.: **(869) 762-1710 / 667-0869**

Email address: glenviller@sknanb.com

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>Trans-America Invest St Kitts Ltd</i>	<i>Consultant</i>	<i>Provide consultancy 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>Bachelor of Arts - Accounting</i>	

Name: DR. N. ANALDO BAILEY

Position: DIRECTOR

Age: 69

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>St Kitts-Nevis-Anguilla National Bank Group of Companies</i>	<i>Group Managing Director (MD)</i>	<i>Provide strategic direction for the SKNANB Group</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: WILLIAM G. LIBURD

Title : DIRECTOR

Age: 77

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>

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>72,292,500</i>	<i>51.00</i>
<i>National Commercial Bank of Anguilla Ltd P O Box 23, The Valley Anguilla</i>	<i>Ordinary Shares</i>	<i>9,285,865</i>	<i>6.55</i>
<i>St. Christopher & Nevis Social Security Board, Bay Road, Basseterre, St Kitts</i>	<i>Ordinary Shares</i>	<i>9,028,431</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 Street, Basseterre, St Kitts</i>	<i>90%</i>	<i>-</i>
<i>National Bank Trust Company Ltd</i>	<i>Sands Complex, Basseterre, St Kitts</i>	<i>100%</i>	<i>-</i>
<i>St Kitts & Nevis Mortgage & Investment Co Ltd</i>	<i>Central Street, 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:
<i>Eastern Caribbean Amalgamated Bank</i>	<i>1000 Airport Boulevard, St John's, Antigua</i>	<i>N/A</i>
<i>The Cable Bay Hotel Development</i>	<i>P O Box 768, Frigate Bay, St Kitts</i>	<i>N/A</i>

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

Carol I Boddie

SIGNED AND CERTIFIED

SIGNED AND CERTIFIED

Signature

Signature

November 30, 2022

November 30, 2022

Date

Date

Name of Corporate Secretary:

Mr. Stephen O Hector

SIGNED AND CERTIFIED

Signature

November 30, 2022

Date