

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 2016
(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>\$2.50 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: 57

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>Manage and direct all aspects of operations of St Kitts-Nevis-Anguilla National Bank Group of Companies.</i>
	<i>Chief Retail Banking Officer</i>	<i>Lead all aspects of Retail Banking of St Kitts-Nevis-Anguilla National Bank</i>
	<i>Assistant Managing Director</i>	<i>Lead all aspects of General Banking Division 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 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: 44

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
St Kitts-Nevis-Anguilla National Bank Ltd	Assistant Managing Director	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: HOWARD MC EACHRANE Position : CHAIRMAN

Age: 71

Mailing Address: 30 EDWARDS LANE, NEW POND SITE
BASSETERRE
ST KITTS

Telephone No.: (869) 465-9293

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

Employer	Position(s)	Responsibilities
Self Employed	Financial Consultant	
P K F Chartered Accountants & Business Advisers	Associate	Assisting with the execution of Audit of large enterprises and training of staff

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

Institution	Degree/Qualification	Year Qualification was awarded
Institute of Chartered Accountant in England & Wales	Fellow	1970

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: 64

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.

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

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 the West Indies, Cave Hill Campus	MBA	1999
University of the West Indies, Cave Hill Campus	EDM	1998

Name: ALEXIS NISBETT

Position: 2nd VICE CHAIRMAN

Age: 36

Mailing Address: P O BOX 1585, 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>

Name: LIONEL BENJAMIN

Title : MEMBER

Age: 60

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: 29

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.

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

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 Bristol	LLM (Merit)	2012
Norman Manley Law School	Legal Education Certificate	2011
University of Leicester	LLB (Hons)	2009

Name: **THEODORE HOBSON**

Title : **MEMBER**

Age: **85**

Mailing Address: **BRAZIER'S ESTATE**

NEVIS

Telephone No.: **(869) 469-5688**

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

Employer	Position	Responsibilities
<i>Theodore L Hobson & Associates – Attorneys-at-Law & Notary Public</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):

Institution	Degree/Qualification	Year Qualification was awarded
<i>University of London</i>	<i>LLB</i>	<i>1963</i>

Name: CARDELL RAWLINS

Title : MEMBER

Age: 53

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: 71

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: 47

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
National Housing Corporation (NHC)	General Manager (2015)	Manage and direct all aspects of the operations of NHC
National Housing Corporation (NHC)	Manager – Customer Services Dept.	To provide exemplary service to customers

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 the West Indies, Mona Campus	BSc. Management – (Major in HRM)	2012

Name: WALLIS WILKIN

Title : MEMBER

Age: 42

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>

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

28th October 2016

28th October 2016

Date

Date

Name of Corporate Secretary:

Mr. Stephen O Hector

SIGNED AND CERTIFIED

Signature

28th October 2016

Date