

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

BANK OF ST. VINCENT AND THE GRENADINES LTD.

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

Place and date of incorporation:

OFFICE OF THE REGISTRAR OF COMPANIES, ST. VINCENT ON JUNE 1, 1977

Street and postal address of registered office:

**REIGATE, GRANBY STREET, P.O. BOX 880, KINGSTOWN, VC0100, ST. VINCENT
AND THE GRENADINES**

Company telephone number: **(784) 457-1844**

Fax number: **(784) 456-2612**

Email address: natbank@bosvg.com

Financial Year end: December 31st 2021

Contact person(s): Derry Williams – Managing Director
 Bennie Stapleton – Deputy Managing Director/Chief Financial Officer
 Nandi Williams – Morgan – Senior Manager Legal & Corporate Services/
 Corporate Secretary

Telephone number (if different from above): **N/A**

Fax number: **(N/A)**

Email address: dwilliams@bosvg.com, bstapleton@bosvg.com, nwilliams@bosvg.com

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

Banking Industry

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

Exchanges	Securities Type	No. of Shares	Valuation
Eastern Caribbean Securities Exchange	Common Shares	14,999,844	

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

Issuer of Securities – Bank of St. Vincent and the Grenadines Ltd.

4. Territories in which Securities are Being Offered

Territory	Effective Date
ECCU	December 27, 2012

5. Description of Share Capital

a) Authorised

TYPE/CLASS	No. OF SHARES
Common/Ordinary	Unlimited number of ordinary shares without nominal or par value

b) Issued

TYPE/CLASS	No. OF SHARES
Common/Ordinary	14,999,844

c) Outstanding

TYPES/CLASS	No. OF SHARES
N/A	

6. EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

Position: Managing Director

Name: Derry Williams Age: 51

Mailing Address: **Reigate, P.O. Box 880, Kingstown VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.111**

List jobs held during past five years (including names of employers and dates of employment).

May 2018 – Present – Managing Director, BOSVG

May 2016 – March 2018 – Country Manager/Managing Director, BOSL/ECFH

April 2011 – April 2016 – Managing Director, BOSVG

Give brief description of **current** responsibilities.

The Managing Director has overall oversight of the strategic and operational functions of the Bank. Leads strategy formulation and execution for sustainable business growth, financial performance and creation of competitive advantage.

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

2002 – MBA Finance – University of Leicester, UK

1998 – Institute of Canadian Bankers

Also a Director of the company [] Yes [] No (Director appointed by the Board without voting rights)

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

Use additional sheets if necessary.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Deputy Managing Director

Name: Bennie Stapleton Age: 49

Mailing Address: **Reigate, P.O. Box 880, Kingstown VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.182**

List jobs held during past five years (including names of employers and dates of employment).

January 2020 – Present Deputy Managing Director/CFO

September 2009– Dec 2019 Chief Financial Officer (CFO)

Give brief description of **current** responsibilities.

Deputy Managing Director

The Deputy Managing Director is a deputy of the Managing Director, and contributes to the Bank's strategic planning and directs the execution of the Bank's financial strategy. The role has direct oversight of all Banking Operations, Finance, Recoveries, and Information Technology Services functions of the Bank. The Deputy Managing Director plays an integral role in the development and execution of strategy, providing effective and inspiring leadership while managing the banks growth strategy, driving the implementation of innovative retail technology to enhance the overall customer and employee experience.

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

- 2010 – Certificate in Executive Management, Columbia Business Graduate School of Business
- June 2008 – Certified Internal Auditor, the Institute of Internal Auditors NY
- 2002 - ACCA
- 1994 – 1997 – UWI Cave Hill Campus, BSc. Accounting

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.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Senior Manager Legal & Corporate Services /

Name: Nandi Williams Morgan Age: 47 Corporate Secretary

Mailing Address: **Reigate, P.O. Box 880 , Kingstown VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.125**

List jobs held during past five years (including names of employers and dates of employment).

Jan 2020 - Present - Senior Manager Legal & Corporate Services / Corporate Secretary

December 2004 – Dec 2019 - Corporate Secretary

Give brief description of **current** responsibilities.

Responsible for ensuring the integrity of the governance framework, and the efficient administration of the Bank in compliance with statutory and regulatory requirements, and implementing decisions made by the Board of Directors. The Officer will also have responsibility for the legal portfolio of the organization and will serve as Corporate Secretary on the Board.

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

- March 2021 Caribbean Governance Training Institute – Chartered Corporate Secretary (CCSec.)
- Jan 2011 – Sept 2011 BPP Law School, UK – Graduate Diploma in Law (GDL)
- 2003 – 2004 Brunel University, UK - LLM International Trade Law
- 2001 ECSRC Exam Certificate
- June 2001 ECSE System Certificate
- 1995 – 1998 UWI, Cave Hill, BSc. Economic with Law

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.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Senior Manager Retail

Name: Cerlian Russell Age:50

Mailing Address: **Reigate, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.108**

List jobs held during past five years (including names of employers and dates of employment).

January 2020 – Present	Senior Manager Retail
March 2010 – December 2019	Senior Manager Business and Operations

Give brief description of **current** responsibilities.

The Senior Manager Retail contributes to the Bank’s strategic planning and directs the execution of the Bank’s operations strategy: leads and directs the operations of Bank of Saint Vincent and the Grenadines, sets goals, policies and procedures to meet and/or surpass the Bank’s objectives for shareholder return, customer service and public expectations

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

- 2017 - Anti-Money Laundering Certified Associate (AMLCA) – Florida International Bankers Association (FIBA) Inc.
- 2007 – Masters in Business Administration – UWI
- Sept 2005 - Diploma in Management – UWI
- Oct 2004 - Certified Residential Underwriter – Real Estate Institute of Canada

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.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Senior Manager Lending (Ag.)

Name: Monifa Latham Age: 41

Mailing Address: **Reigate, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.118**

List jobs held during past five years (including names of employers and dates of employment).

January 2020 – Present	Senior Manager Lending
April 2019 – Nov 2019	Officer-in-charge Credit
July 2018 – Mar 2019	Manager, Business & Operations (Ag.)
Oct 2015 – July 2018	Treasury & Investments/Assigned to Credit

Give brief description of **current** responsibilities.

The Senior Manager Lending is responsible for overall loan operations management and oversight of the mortgage, consumer, leasing and commercial loans operations staff. This includes processing, servicing, accounting, reporting functions, and customer service. This role will design and administer systems, processes and procedures to ensure accurate and timely processing, leads, training, and supervision of the lending staff; facilitating the achievement of organizational goals. They will communicate with bank department managers/officers to promote efficient and correct work flow, establish positive working relationships across the organization.

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

- Sept 2019 – Certificate High Impact Leadership – Columbia Business School
- July 2007 – BSc. Economics (Special) – UWI

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.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Senior Manager Finance

Name: Celestine Jackson Age: 45

Mailing Address: **Reigate, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.145**

List jobs held during past five years (including names of employers and dates of employment).

Jan 2020 – Present	Senior Manager Finance
Sept 2010 - Dec 2019	Senior Accountant

Give brief description of **current** responsibilities.

The Senior Finance Manager is responsible for providing support to the Deputy Managing Director/Chief Financial Officer, in the maintenance of proper financial accounting systems, preparation and analysis of financial reports and the provision of guidance and support on accounting related matters.

The incumbent will assist the Deputy Managing Director with finance and accounting policy formulation, treasury management, and the administration of the accounts receivable

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

- August 2020 – FCCA Chartered Accountant - Association of Chartered Certified Accountants
- April 2019 - MSc/MA Finance and Investment – London School of Business and Finance
- November 2017 – Diploma in Forensic Accounting – Brentwood College, UK
- Sept 2015 – BSc. (Hon) in Applied Accounting – Association of Chartered Certified Accountants
- Aug 2015 - ACCA Chartered Accountant – Association of Chartered Certified Accountants
- Sept 2011 – Certified Accounting Technician – Association of Chartered Certified Accountants

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.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Senior Manager Information Technology

Name: Nicole Fernandez Age: 50

Mailing Address: **Reigate, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines**

Telephone No.: **(784) 457-1844 ext.104**

List jobs held during past five years (including names of employers and dates of employment).

Jan 2020 – Present Senior Manager IT

Jan 2006 – Dec 2019 Senior IT Officer

Give brief description of **current** responsibilities.

The Senior Manager, IMTS contributes to the Bank's strategic planning and directs the execution of its IMTS strategy. The role leads and manages the Bank's information technology environment including procurement, management, and monitoring of hardware, software, networking, security, posture, and IT teams; providing expertise, support, and advice to stakeholders regarding technological issues

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

- Sept 2019 – Certificate High Impact Leadership – Columbia Business School
- June 2019 – Cybersecurity Certificate – Financial Intelligence Unit -SVG
- May 2009 - Executive Diploma – IT Management – University of the West Indies

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.

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Position: Manager Employee Engagement

Name: Lisa Sheen-Henry Age: 44

Mailing Address: Reigate, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines

Telephone No.: (784) 457-1844 ext.195

List jobs held during past five years (including names of employers and dates of employment).

July 2021 – Present Manager Employee Engagement

Jan 2020 – June 2021 Senior Manager HR (Ag.)

Dec 2013 – Dec 2019 Senior HR Officer

Give brief description of **current** responsibilities.

The Manager Employee Engagement will ensure the organization has the necessary talent in terms of manpower and competence to effectively deliver its mandate. Further to this, the role will develop and deliver initiative to attract, motivate, and retain employees

(NB: Incumbent is currently responsible for the HR function until the position of Senior HR Manager is filled during the course of 2022)

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

- October 2021 – MSc. Human Resource Management
- July 2016 - Certificate Building Your Leadership Foundation –Columbia University Graduate School of Business
- July 2015 – Diploma in Counselling – Blackford Center for Counselling
- Feb 2007 - BSc. In Accounting (Special) – University of the West Indies
- June 2002 – Certificate in Business Administration – University of the West Indies

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.

7. DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

Name: Mr. Maurice Edwards

Position: Chairman of the Board of Directors, Member of the Risk & Compliance Committee

Age: 62

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd., Reigate, Granby Street, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines.

Telephone No: (784) 457-1844

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

- Financial Consultant – 2017 - 2020
- Director General Finance – Government of SVG – 1990 - 2017
- Present Director – St. Vincent Electricity Services
- Present Director – Ottley Hall Marina
- Present Director – Argyle International Airport
- Present Director – Agricultural Input Warehouse
- Present Director – Glossy Bay Marina
- Present Director – Almond Tree Investment
- Former Director – National Properties Ltd.
- Former Director - Eastern Caribbean Central Bank

Give brief description of **current** responsibilities.

- Chairman of the Board of Directors - The Chairperson is responsible for:
 - I. Leading the Board in reviewing and discussing Board matters;
 - II. Preside at meetings of Directors and the Shareholders
 - III. Ensuring the efficient organization and conduct of the Board's function
 - IV. Facilitating effective contribution by all directors
 - V. Monitoring and reviewing Directors' performances
 - VI. Ensuring that directors meet separately at least once per year to consider, among other things, management's performance
- Member of the Risk & Compliance Committee.

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

- BSc. Accounting –UWI - 1983
- Chartered Financial Analyst (CFA) – 2016

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Sir Errol Allen

Position: Director of the Board of Directors, Chairman of the Human Resources Committee and Member of the Credit Committee

Age: 84

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd., Reigate, Granby Street, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines.

Telephone No:(784) 457-1844

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

- 1983 – 2005: Former Deputy Governor of the Eastern Caribbean Central Bank
- 1996 – Present: President of the Eastern Caribbean Institute of Banking and Financial Services (ECIB)
- 2010 – Present: Chairman of the Eastern Caribbean Securities Regulatory Commissions (ECSRC)
- 2011 – Present: Chairman of the Turks & Caicos Island Regulatory Commissions
- 2016 – Present: Director NCB Anguilla

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Chairman of the Human Resources Committee
- Member of Credit Committee.

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

- Acc. Dir – Caribbean Governance Training Institute – March 2015
- Acc. Dir – ICSA Jan 2013
- BSc. Economics – London University, UK 1967
- MSc. International Economics – University of Surrey, UK 1970

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Judith Veira

Position: Director of the Board of Directors, Chairperson of the Audit Committee and Member of the Risk & Compliance Committee

Age: 60

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd., Reigate, Granby Street, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines.

Telephone No.: (784) 457-1844

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

- 1994 – Present – Consulting Actuary, Trinity Consulting Ltd.
- Present: Member, Director and President -Elect– Caribbean Actuarial Association
- Present; Member – Society of Actuaries
- Present: Director - IM Holdings Inc.
- Present: Director – Trinity Consulting Inc

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Chairperson of the Audit Committee
- Member of the Risk & Compliance Committee

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

- Chartered Director (C.Dir.) - Caribbean Governance Training Institute – July 2020
- BA Hons Actuarial Science – London University, UK – 1986
- Fellow of the Society of Actuaries – 1994

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Lennox Bowman

Position: Director of the Board, Member of the Credit Committee and Member of the Human Resources Committee

Age: 63

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd., Reigate, Granby St. P.O. Box 880, Kingstown VC0 100, St. Vincent and the Grenadines.

Telephone No: (784) 457-1844

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

- CEO - General Employees Co-operative Credit Union Ltd. – 1994 – 2021
- Chairman – National Insurance Services – April 2001- present
- Local Director - B2B Ltd. – 2012 – present
- Director – Centre for Enterprise Development (CED) – Jan 2019 – Present

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Member of the Credit Committee
- Member of the Human Resources Committee

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

- MAAT - Association of Accounting Technicians UK - 1989
- ACIB - Chartered Institute of Bankers UK – 1994

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Dr. Timothy Providence

Position: Director of the Board of Directors, Chairman of the Credit Committee and Member of the Human Resources Committee

Age: 71

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd., Reigate, Granby Street, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines

Telephone No: (784) 457-1844

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

- Current Director for the following Companies:
- Irie Investments Ltd.
- Caribbean Reference Laboratory Ltd
- Victoria Medical Centre Inc.

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Chairman of the Credit Committee
- Member of the Human Resources Committee

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

- Chartered Director (C.Dir.) - Caribbean Governance Training Institute – July 2020
- MBBS (UWI) 1974
- MRCOG (LON) 1981
- FRCOG (LON) 1998

DIRECTORS OF THE COMPANY

Name: Omar Davis

Position: Director of the Board of Directors and Member of the Audit Committee

Age: 70

Mailing Address: C/O East Caribbean Financial Holding Company Ltd., P.O. Box 1860, Bridge Street, Castries, St. Lucia

Telephone No: 758-456-6000

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

- Financial Consultant / Chartered Certified Accountant
- Current: Director – O.T.N Ltd.
- Current: Director – OMS Ltd.
- Current: Director – ODEL Inc
- Current: Director – Adroit Global Solutions
- Current: Director – East Caribbean Financial Holding Company Limited
- Current Director – Music Fest Sent Lisi Inc.
- Past Director – Windward Islands Crop Insurance (1988) Limited
- Past Director – Caribbean Life Limited
- Past Director – Caribbean Youth Fest Limited
- Past: Director – OL Davis & Co

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Member of the Audit Committee

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

- Chartered Director (C.Dir.) - Caribbean Governance Training Institute – July 2020
- Accredited Director and Member –ICSA - January 2013
- Chartered Accountant – Fellow of the Association of Chartered Certified Accountants 1975

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Saibrina Brewster-Dickson

Position: Director of the Board of Directors, Member of the Credit Committee and Member of the Audit Committee

Age: 44

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd. Reigate, Granby Street, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines

Telephone No: 784-457-1844

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

- April 19, 2004 – Present: Chief Accountant – The Mustique Company Limited
- April 21, 2016 – Present: Director – Brewster’s Auto Supplies Ltd.
- Present –Co- owner – The Corner Store

Give brief description of **current** responsibilities.

Director of the Board of Directors
Member of the Credit Committee
Member of the Audit Committee

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

- 2004 - MBA – Heriott – Watt
 - 2002 -ACCA
 - 2000 - BSC Management Studies – UWI
-

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Medford Francis

Position: Director of the Board of Directors &
Member of the Risk & Compliance Committee and
Member of the Human Resources Committee
Age: 49

Mailing Address: C/O East Caribbean Financial Holding Company Ltd., P.O. Box 1860, Bridge Street,
Castries, St. Lucia

Telephone No: 758-456-6000

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

- Feb 2019 – Present – Deputy Managing Director, Lending & Investments, Bank of St. Lucia Limited
- June 2015 – Jan 2019 – Senior Manager, Investment Banking Services, Bank of St. Lucia Limited
- April 2014 – June 2015 – Group Investment Manager, East Caribbean Financial Holding Company Limited

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Member of the Risk & Compliance Committee
- Member of the Human Resources Committee

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

- 1999 – BSc. Economics – University of the West Indies
- 2006 - MSc. Financial Management – University of London

Use additional sheets if necessary.

DIRECTORS OF THE COMPANY

Name: Lennox Timm

Position: Director of the Board of Directors, Chairman of the Risk & Compliance Committee and Member of the Audit Committee

Age: 61

Mailing Address: C/O Bank of St. Vincent and the Grenadines Ltd. Reigate, Granby Street, P.O. Box 880, Kingstown, VC0 100, St. Vincent and the Grenadines

Telephone No: 784-457-1844

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

- January 1993 – March 2022 – Financial Comptroller – National Insurance Services St. Vincent and the Grenadines
- Past Director – National Development Foundation SVG
- Past Director - Carnival Development Corporation SVG
- Past Director – East Caribbean Financial Holding Company Limited

Give brief description of **current** responsibilities.

- Director of the Board of Directors
- Chairman of the Risk & Compliance Committee
- Member of the Audit Committee

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

- 1995 – 1997 – Professional Degree in Accounting – Emille Wolf College of Accountancy UK
- 1997 - Chartered Certified Accountant (FCCA)
- Member of the Association of Accounting Technicians (MAAT)
- 2019 – Chartered Business Valuator (CBV) – Canadian Institute of Business Valuators
- 2019 – MSc. International Banking & Finance – University of Salford, Manchester, UK

Use additional sheets if necessary.

Year	Month	Day	Description	Amount
2023	Jan	15	Initial deposit	1000.00
2023	Feb	01	Interest earned	10.00
2023	Mar	15	Withdrawal	500.00
2023	Apr	01	Interest earned	10.00
2023	May	15	Deposit	200.00
2023	Jun	01	Interest earned	10.00
2023	Jul	15	Withdrawal	100.00
2023	Aug	01	Interest earned	10.00
2023	Sep	15	Deposit	150.00
2023	Oct	01	Interest earned	10.00
2023	Nov	15	Withdrawal	50.00
2023	Dec	01	Interest earned	10.00
2023	Dec	31	Final balance	1000.00

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: December 31, 2021

Name: Address:	Class of Securities:	No. of Securities:	% of Total
Government of St. Vincent and the Grenadines, Office of the Prime Minister, Administrative Complex, Kingstown, St. Vincent	Common Shares	6,469,222	43.13%
East Caribbean Financial Holding Company Ltd., Financial Centre Building, #1 Bridge Street, Castries, Saint Lucia	Common Shares	3,000,000	20%
St. Vincent and the Grenadines National Insurance Services, NIS Headquarters, Kingstown, St. Vincent	Common Shares	2,999,999	20%
The Public including staff	Common Shares	2,530,623	16.87%

- (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)

Name:	Address:	Percentage Ownership :	Name of the Exchange(s) on which the company's securities are listed:
Property Holdings SVG Ltd.	Bedford Street, Kingstown, St. Vincent	100% by Bank of St. Vincent and the Grenadines Ltd.	None

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

Name:	Address:	Name of Exchange(s) on which the company's securities are listed:
East Caribbean Financial Holding Company Ltd	#1 Bridge Street, P.O. Box 1860, Castries St. Lucia	Eastern Caribbean Securities Exchange
Caribbean Association of Banks Inc. (CAB)	Chakiro Court, Vide Bouteille P.O. Box CP 5404 Castries, Saint Lucia	None
Caribbean Association of Audit Committee Members Inc. (CAACM)	Chakiro Court, Vide Bouteille P.O. Box CP 5404 Castries, Saint Lucia	None

Caribbean Bankers Users Group (CBUG)	C/O Jacqueline Anthony Treasurer -CBUG P.O. Box 1860 Castries, St. Lucia	None
Eastern Caribbean Institute of Banking (ECIB)	ECCB Complex Bird Rock Road Basseterre P.O. Box 658 St. Kitts	None
ECCU Bankers Association		None
St. Vincent and the Grenadines Bankers Association	C/O Derry Williams, Managing Director, Bank of St. Vincent and the Grenadines Ltd, Reigate, Granby St., Kingstown St. Vincent	None

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 Managing Director: Derry Williams Name of Director: Maurice Edwards

SIGNED AND CERTIFIED

SIGNED AND CERTIFIED



Date: April 28 , 2022

Date: April 28 , 2022

Name of Corporate Secretary: Nandi Williams - Morgan

SIGNED AND CERTIFIED

Date: April 28, 2022