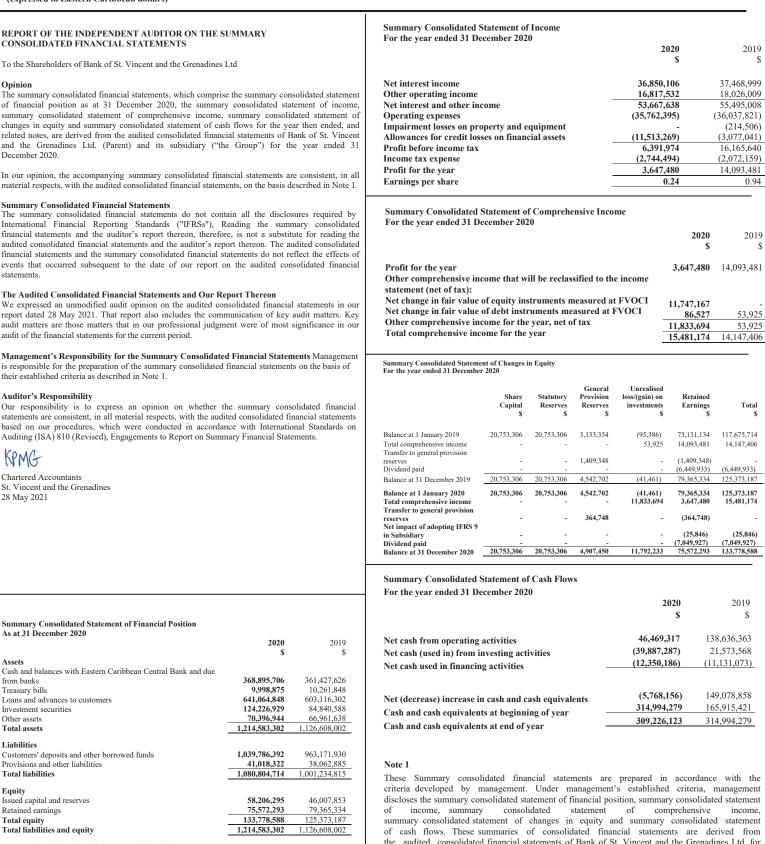
BANK OF ST. VINCENT & THE GRENADINES LTD SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

31 December 2020

(expressed in Eastern Caribbean dollars)



Approved by the Board of Directors on 28 May 2021

M. Eelwell

Jeter Come Director



the audited consolidated financial statements of Bank of St. Vincent and the Grenadines Ltd. for the year ended 31 December 2020, which are prepared in accordance with International Financial Reporting Standards (IFRSs).

These Summary consolidated financial statements have been prepared in accordance with the accounting policies set out in "Note 2 of the 31 December 2020 audited consolidated financial statements. New Accounting Standards or interpretations which became effective in this financial year have had no material impact on the Group. The areas of critical accounting estimates and judgments as disclosed in "Note 4" of the 31 December 2020 audited consolidated financial statements, have also remained unchanged.