Our history began with a duty – a duty to our customers and our nation. Nearly two centuries later, through local, regional and global economic storms, and evolving governments and societies, that duty still calls to us and we hold to our promise to answer it. As our customer needs have changed, we have tailored our products and services to suit, ever ensuring that we stay in touch with the minds and hopes of those who continue to help us achieve our success – our stakeholders and our staff. As a holding company, we reaffirm our commitment to live by the values that turn the wheels of our organisation.
Republic Bank Limited
The Group at a Glance

About Us
Republic Financial Holdings Limited (RFHL) is the registered owner of all of the banks in the Republic Group – Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Barbados) Limited, Republic Bank (Grenada) Limited, Republic Bank (Suriname) N.V., Republic Bank (Ghana) Limited, Republic Bank (Cayman) Limited, Cayman National Corporation, Republic Bank (EC) Limited, Republic Bank (Anguilla) Limited, Republic Bank (St. Maarten) N.V., and other subsidiaries. In keeping with international best practice, this holding company was formed with the aim of offering increased operational efficiencies and optimum management of the Republic Group; ultimately leading to greater value for our shareholders and clients while enabling greater strategic focus and diversification.

Our Vision
Republic Financial Holdings, the Caribbean Financial Services Group of Choice for our Staff, Customers and Shareholders.
We set the Standard of Excellence in Customer Satisfaction, Employee Engagement, Social Responsibility and Shareholder Value, while building successful societies.

Our Mission
Our mission is to provide Personalised, Efficient and Competitively-priced Financial Services and to implement Sound Policies which will redound to the benefit of our Customers, Staff, Shareholders and the Communities we serve.

Core Values
Customer Focus
Integrity
Respect for the Individual
Professionalism
Results Orientation
Through our social investment initiative, the Power to Make a Difference, we have formed powerful connections within the national communities of our territories with the aim of safeguarding the welfare and ensuring the sustainable success of these beautiful nations.

For the past 16 years, through relationships with Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs), we have worked together to help enhance the quality of life of people with disabilities; support healthcare programmes and disability awareness initiatives; provide opportunities for young people to realise their truest potential through sport, education, culture and the arts; and raise the bar for community investment through a wide-reaching, comprehensive staff volunteerism programme.
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Republic Bank (Guyana) Limited

Corporate Information
Our Company Structure
Republic Financial Holdings Limited

OUR STORY
Originally called Colonial Bank, we were born in 1837 as the first commercial bank in Trinidad and Tobago. Our 180-year history is testimony to a successful growth strategy fuelled by expansion through acquisition, prudent risk management principles, comprehensive and innovative corporate social investment programmes and initiatives, and visionary leadership paired with multitalented and loyal employees.

Through the years, we continuously evolved to match the demands of growing economies and the rapid social changes in the markets where we currently operate. Significant expansion during this period, through the acquisition of several subsidiaries, resulted in Republic Bank performing the dual roles of a licensed commercial bank and a holding company for its subsidiaries. While the roles were well managed, the Group needed a more sustainable structure to facilitate even more effective management and good governance, given our current and future strategies.

In December 2015, a decision was taken to form Republic Financial Holdings Limited by a Vesting Order, under the Financial Institutions Act, Chap 79:09, of the Laws of Trinidad and Tobago; successfully bringing the structure of the Republic Group in line with international best practices to facilitate future growth.

WHO WE ARE TODAY
Headquartered in Trinidad and Tobago, Republic Financial Holdings Limited (RFHL) is the registered owner of all the banks in the Republic Group – Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Barbados) Limited, Republic Bank (Grenada) Limited, Republic Bank (Suriname) N.V., Republic Bank (Cayman) Limited, Cayman National Corporation, Republic Bank (EC) Limited, Republic Bank (Anguilla) Limited, Republic Bank (St. Maarten) N.V. and Republic Bank (Ghana) Limited, as well as Republic Securities Limited and other subsidiaries. Across these markets, RFHL offers an extensive range of banking services, including credit and debit card issuance and processing, leasing, trustee services, mutual fund and investment management, and merchant banking.

As at September 30, 2019, the Group’s asset base stood at US$13.09 billion, and declared a net profit after tax and non-controlling interest of US$237 million. The Group currently employs more than 6,166 staff in 20 subsidiaries operating in 13 countries.

While the Group continues its journey of financial growth and development, and teamwork with the community to bring about positive change, it is pledged to continually raise the standards of banking locally, regionally, and internationally.

The following are subsidiaries of the Republic Group

Trinidad and Tobago
- Republic Bank Limited (formerly Fincor)
- Republic Investments Limited
- Republic Securities Limited
- Republic Wealth Management Limited
- London Street Project Company Limited

Anguilla
- Republic Bank (Anguilla) Limited

Barbados
- Republic Bank Trinidad and Tobago (Barbados) Limited
- Republic Bank (Barbados) Limited

Cayman
- Republic Bank (Cayman) Limited
- Republic Insurance Company (Cayman) Limited
- Cayman National Corporation

Ghana
- Republic Bank (Ghana) Limited

Grenada
- Republic Bank (Grenada) Limited

Guyana
- Republic Bank (Guyana) Limited

Saint Lucia
- Republic Caribbean Investments Limited
- Atlantic Financial Limited
- Republic Bank (EC) Limited

St. Maarten
- Republic Bank (St. Maarten) N.V.

Suriname
- Republic Bank (Suriname) N.V.
- Republic Suriname Holdings Limited

Republic Financial Holdings Limited also enjoys financial interests in the following companies:

G4S Holdings (Trinidad) Limited
Previously Securicor Trinidad Limited, a security company in which a 24.5% interest is held.

Infolink Services Limited
A financial transactions switching company in which a 25% interest is held.
# Republic Financial Holdings Limited

## 10 Largest Shareholders

<table>
<thead>
<tr>
<th>Shareholder</th>
<th>Ordinary Shares</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLICO Trust Corporation Limited</td>
<td>4,072,299</td>
<td>24.65</td>
</tr>
<tr>
<td>National Insurance Board of Trinidad and Tobago</td>
<td>29,944,942</td>
<td>18.42</td>
</tr>
<tr>
<td>Trintrust Limited</td>
<td>14,625,093</td>
<td>9.00</td>
</tr>
<tr>
<td>RBC Trust (Trinidad &amp; Tobago) Limited</td>
<td>5,662,093</td>
<td>3.49</td>
</tr>
<tr>
<td>First Citizens Asset Management</td>
<td>3,643,362</td>
<td>2.23</td>
</tr>
<tr>
<td>Guardian Life of the Caribbean Limited</td>
<td>2,625,568</td>
<td>1.61</td>
</tr>
<tr>
<td>Trinidad &amp; Tobago Unit Trust Corporation</td>
<td>2,967,711</td>
<td>1.82</td>
</tr>
<tr>
<td>Central Bank of Trinidad and Tobago – Pension Scheme</td>
<td>782,039</td>
<td>0.48</td>
</tr>
<tr>
<td>T. Geddes Grant Limited – Pension Fund Plan</td>
<td>517,135</td>
<td>0.32</td>
</tr>
</tbody>
</table>
Corporate Information

DIRECTORS
Chairman
Ronald F. deC. Harford, CMT, FCIB, FIBAF, FCABFI, LLD

President and Chief Executive Officer
Nigel M. Baptiste, BSc (Hons.) (Econ.), MSc (Econ.), ACIB

Directors
Shazan Ali, BSc (Hons.) (Mechanical Eng.)
Ian Benjamin, MA, LLM (Cantab.), LLM (Syd.)
Dawn Callender, FCCA, MBA
Terrence W. Farrell, PhD, LLB, LEC
Alison Lewis, MOM, BA (Econ. and Mgmt.)
William P. Lucie-Smith, MA (Oxon), FCA
Shameer Ronnie Mohammed, (Cert. Business Admin., Cert. Family Business Mgmt.)
Robert Riley, CMT, BSc (Agric. Sc.), LLB (Hons.), LEC, EMBA
Waltnel Sosa, MBA, BA (Math. and Comp. Sc.)
Kristine Thompson, B.Comm., MBA
Gregory I. Thomson, BSc (Math. and Physics), MBA

EXECUTIVE MANAGEMENT
Chief Internal Auditor
Riah Dass-Mungal, BSc (Acct.), FCCA

Chief Financial Officer
Marsha McLeod-Marshall, FCCA, MSc (Int’l Fin.)

Group General Counsel/Corporate Secretary
Kimberly Erriah-Ali, LLB (Hons.), LEC, MBA, ACAMS

Chief Risk Officer
Parasram Salickram, FCCA, ACMA, CGMA, CA, CFA, FRM

REGISTERED OFFICE
Republic House
4th Floor
9-17 Park Street, Port of Spain
Trinidad and Tobago, West Indies

GROUP HEAD OFFICE
Republic House
4th Floor
9-17 Park Street, Port of Spain
Trinidad and Tobago, West Indies
Tel: (868) 625-4411, 623-1056
Fax: (868) 624-1323
Swift: RBNKTTPX
Email: email@rfhl.com
Website: www.rfhl.com

REGISTRAR
Trinidad and Tobago Central Depository Limited
10th Floor, Nicholas Tower
63-65 Independence Square, Port of Spain
Trinidad and Tobago, West Indies

ATTORNEYS-AT-LAW
Pollonais, Blanc, de la Bastide & Jacelon
Pembroke Court
17-19 Pembroke Street, Port of Spain
Trinidad and Tobago, West Indies

J.D. Sellier & Company
129-131 Abercromby Street, Port of Spain
Trinidad and Tobago, West Indies

Hobsons Attorneys at Law
Sagicor Centre
21-25 Independence Avenue, San Fernando
Trinidad and Tobago, West Indies

AUDITORS
Ernst & Young Trinidad and Tobago
5-7 Sweet Briar Road
St. Clair, Port of Spain
Trinidad and Tobago, West Indies
Republic Bank (Grenada) Limited

Board of Directors & Executives
Board of Directors

NIGEL M. BAPTISTE  
BSc (Hons.) (Econ.), MSc (Econ.), ACIB  
President and Chief Executive Officer, Republic Financial Holdings Limited  
Managing Director, Republic Bank Limited

SHAZAN ALI  
BSc (Hons.) (Mechanical Eng.)  
Chairman and Chief Executive Officer, TOSL Engineering Limited

IAN BENJAMIN  
MA, LLM (Cantab.), LLM (Syd.)  
Senior Counsel and Head, Bethany Chamber

DAWN CALLENDER  
FCCA, MBA  
Consultant

TERRENCE W. FARRELL  
PhD, LLB, LEC  
Consultant

ALISON LEWIS  
MOM, BA (Econ. and Mgmt.)  
Consultant
WILLIAM P. LUCIE-SMITH  
MA (Oxon), FCA  
Retired Chartered Accountant

ROBERT RILEY  
CMT, BSc (Agr. Sc.), LLB (Hons.), LEC, EMBA  
Executive Director, Robert Riley Leadership and Energy Consulting

S. RONNIE MOHAMMED  
(Cert. Business Admin., Cert. Family Business Mgmt.)  
Group Executive Director of Nutrimix Feeds Limited

WALTNEL SOSA  
MBA, BA (Math. and Comp. Sc.)  
Director

GREGORY I. THOMSON  
BSc (Math and Physics), MBA  
Retired Banker

KRISTINE THOMPSON  
BComm, MBA  
Chief Executive Officer, Sunshine Snacks Limited  
Director, Yay! Entertainment Limited
## Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NIGEL M. BAPTISTE</strong></td>
<td>53</td>
<td>President and Chief Executive Officer, Republic Financial Holdings Limited, Managing Director, Republic Bank Limited</td>
</tr>
<tr>
<td><strong>IAN BENJAMIN</strong></td>
<td>56</td>
<td>Senior Counsel, Head of Bethany Chambers</td>
</tr>
<tr>
<td><strong>SHAZAN ALI</strong></td>
<td>72</td>
<td>Chairman and Chief Executive Officer, TOSL Engineering Limited</td>
</tr>
<tr>
<td><strong>DAWN CALLENDER</strong></td>
<td>62</td>
<td>Consultant</td>
</tr>
</tbody>
</table>

Nigel M. Baptiste, Managing Director, Republic Bank Limited and President and Chief Executive Officer, Republic Financial Holdings Limited, is a career banker with more than two decades of experience. Prior to his current position, he has served as Deputy Managing Director and Executive Director of Republic Bank Limited, General Manager Human Resources as well as Managing Director of the Group’s subsidiary in Guyana. Mr. Baptiste currently serves on the Boards of Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Ghana) Limited, Cayman National Corporation and other subsidiaries within the Republic Group. He holds a Bachelor of Science with Honours and a Master of Science in Economics from the University of the West Indies (UWI), is a graduate of the Harvard Business School Advanced Management Programme, holds a Diploma with distinction from the ABA Stonier Graduate School of Banking (USA), and is a member of the Chartered Institute of Bankers (England).

Shazan Ali was appointed to the Board of Directors of the Republic Group in 2010. He is the Chief Executive Officer of TOSL Engineering Limited and has a wealth of experience in the energy industry, having spent more than three decades developing TOSL Engineering into a world-class operation with interests in the wider Caribbean, the Guianas and Sub-Saharan Africa.

Shazan Ali was appointed to the Board of Directors of the Republic Group in 2010. He is the Chief Executive Officer of TOSL Engineering Limited and has a wealth of experience in the energy industry, having spent more than three decades developing TOSL Engineering into a world-class operation with interests in the wider Caribbean, the Guianas and Sub-Saharan Africa.

Mr. Ali is a Council Member of the Energy Chamber of Trinidad and Tobago (ECTT). In this role, he aims to fashion a more proactive energy services sector that will redound more financial benefits to Trinidad and Tobago’s economy. He is also a Director of Republic Bank Limited and Republic Bank (Suriname) N.V.

Dawn Callender was appointed to the Board of Directors of the Republic Group in 2011 and currently works as an independent consultant, providing financial and risk management services in the energy sector. She has worked in the UK, USA, and Zimbabwe in the fields of business management, strategic financial management, and implementation of...
business systems. With two decades of experience at the executive level, Ms. Callender is also a Fellow of the Association of Chartered Certified Accountants (UK) and holds a Master in Business Administration from Henley Management College (UK) and has research interest in the fields of strategy and leadership.

External Appointments
Ms. Callender serves on the Boards of the Airport Authority of Trinidad and Tobago and The Lydian Singers.

TERRENCE W. FARRELL  
Age 66
PhD, LL.B., LEC  
Consultant

Terrence W. Farrell was appointed to the Board of Directors of the Republic Group in 2008 and is a business development and strategy consultant and an Attorney-at-Law. Dr. Farrell is a former Deputy Governor of the Central Bank of Trinidad and Tobago and has held senior executive positions at Guardian Holdings Limited and One Caribbean Media Limited. He studied Economics at the University of the West Indies and the University of Toronto, where he later obtained his Doctor of Philosophy in 1979. He holds a Bachelor of Law (London), as well as a Legal Education Certificate from the Hugh Wooding Law School. Dr. Farrell is a Certified Mediator and a Fellow of the Institute of Banking and Finance of Trinidad and Tobago.

External Appointments
Dr. Farrell is a Director of TATIL (Trinidad And Tobago Insurance Limited) and TATIL Life Assurance Limited.

ALISON LEWIS  
Age 65  
MOM, BA (Econ. and Mgmt.)  
Consultant

Alison Lewis was appointed to the Board of Directors of the Republic Group in 2014. A former Governor of the Heritage and Stabilisation Fund, Ms. Lewis has served as an Advisor in the office of Executive Director, World Bank, as Permanent Secretary of the Ministry of Finance, and as a former Commissioner on the Securities and Exchange Commission. In August 2015, Ms. Lewis was awarded the Public Service Medal of Merit (Gold) by the Government of the Republic of Trinidad and Tobago for meritorious and outstanding service. Over the last two decades, Ms. Lewis has served on several Boards, including the Central Bank of Trinidad and Tobago, Trinidad Cement Limited, the Sovereign Wealth Funds Group, the Economic Development Advisory Board and she is the former Chairman of the Port Authority of Trinidad and Tobago.

External Appointments
Ms. Lewis is a Director at NiQuan Energy Trinidad Limited and NiQuan Energy LLC.

WILLIAM P. LUCIE-SMITH  
Age 68  
MA (Oxon), FCA  
Retired Chartered Accountant

William P. Lucie-Smith was appointed to the Board of Directors of the Republic Group in 2005. He is a retired Senior Partner of PricewaterhouseCoopers Trinidad where he headed its Corporate Finance and Recoveries practice. A Chartered Accountant by profession, Mr. Lucie-Smith holds a Master of Arts in Philosophy, Politics and Economics from Oxford University and has extensive experience in mergers and acquisitions, valuation, and taxation.

External Appointments
Mr. Lucie-Smith currently serves as a Non-Executive Director on a number of Boards, including Massy Holdings Ltd. and Sagicor Financial Corporation.

ROBERT RILEY  
Age 62  
CMT, Bsc (Agri. Sc.), LLB (Hons), LEC, EMBA  
Executive Director, Robert Riley Leadership and Energy Consulting

Robert Riley was appointed to the Board of Directors of the Republic Group in 2016. Over a professional career that spans more than three decades, Mr. Riley has served in a variety of executive management and senior legal positions, including Head of Safety and Operations Risk, Safety Risk Leadership and Culture, BP PLC, London, Chairman and Chief Executive Officer, BP Trinidad and Tobago; Vice President, Legal and Government Affairs, Amoco and BP/Amoco; and General Counsel and Corporate Secretary, BWIA. He has also served on the Boards of Amoco Trinidad and Tobago LLC and other Amoco entities, Titan Methanol; BP Trinidad and Tobago, Atlantic LNG, The Bank of Nova Scotia, Trinidad and Tobago Limited, the University of Trinidad and Tobago (UTT), Caribbean Airlines Limited, and Sequis LLC (Internet Software Company).
Board of Directors

An Attorney-at-Law, admitted to the Supreme Court in 1987, Mr. Riley holds a Consortium Executive Master of Business Administration from the Thunderbird American Graduate School of International Management; a Bachelor of Laws with Honours from the University of the West Indies, Cavehill campus, Barbados; and a Bachelor of Science with Honours in Agricultural Science from UWI, St. Augustine campus, Trinidad. In 2003, he was awarded a Chaconia Medal (Gold) by the Government of the Republic of Trinidad and Tobago for his contribution to National Development. In 2009, he was awarded a Doctor of Laws Honoris Causa by UWI, St. Augustine campus, Trinidad.

S. RONNIE MOHAMMED
(Cert. Business Admin., Cert. Family Business Mgmt.)
Group Executive Director of Nutrimix Feeds Limited

S. Ronnie Mohammed was appointed to the Republic Group Board of Directors in 2019. He is the Group Executive Director of Nutrimix Feeds Limited and brings to bear significant agricultural and manufacturing sector expertise having served for more than two decades in Senior Management/Executive roles in corporate management, financial and credit risk management, corporate strategic and business planning, implementation, research and marketing.

External Appointments
Mr. Mohammed serves on a number of boards in Trinidad and Tobago. He is currently the Chairman of Caribbean Airlines Limited as well as the Chairman of the Estate Management and Business Development Company Limited. He is a member of the Private Sector Implementation Committee under the Office of the Prime Minister of the Government of the Republic of Trinidad and Tobago (GORTT) and a Director of several regional Trade & Business associations.

WALTNEL SOSA
MBA, BA (Math. and Comp. Sc.)
Director

Waltnel Sosa was appointed to the Board of Directors of the Republic Group in 2018. An Independent Advisor with close to two decades of experience at the senior level in Financial Analysis, Strategic and Corporate Planning, Business Development and Investment Banking. Mr. Sosa has served in several positions with financial institutions based in Trinidad and Tobago and the US.

During the course of his career, Mr. Sosa has worked with various regional business development teams, advisory bodies, and public and private sector entities on a number of successful implementation, acquisition, and privatisation projects.

Currently, as an independent advisor, he provides financial guidance on a wide range of topics, including structuring and capital sourcing, real estate development, and the advancement of Caribbean-based energy initiatives.

Mr. Sosa holds a Master in Business Administration from the Harvard Business School and a Bachelor of Science in Math and Computer Science from Hamilton College.

KRISTINE THOMPSON
B. Comm., MBA
Chief Executive Officer, Sunshine Snacks Limited
Director, Yay! Entertainment Limited

Kristine Thompson was appointed to the Board of Directors of the Republic Group in 2011. She is the Chief Executive Officer of Sunshine Snacks Limited, a member of the Associated Brands Industries Limited (ABIL) Group. She is also a founder of the Chuck E. Cheese's family entertainment restaurant franchise in Trinidad. Prior to this, she was involved in project development, particularly in the energy sector, and has extensive experience in the fields of strategy, finance, private equity, mergers and acquisitions, and general management. The early years of her career were spent in management consulting with the Boston Consulting Group (BCG) where she advised Fortune 500 companies with stints at BCG's Toronto, New York, Buenos Aires, and Melbourne offices. She later headed the Business Development function at Guardian Holdings Limited for many years. Mrs. Thompson holds a Bachelor of Commerce degree from Queen's University in Canada and a Master of Business Administration from the Harvard Business School.

External Appointments
Mrs. Thompson currently serves as the Non-Executive Director on the Boards of Maple Leaf International School, Industrial Rubber Products (IRP) Ltd., and the Arthur Lok Jack Global School of Business (UWI).
GREGORY I. THOMSON  

Age 67

BSc (Math and Physics), MBA

Retired Banker

Gregory I. Thomson was appointed to the Board of Directors of the Republic Group in 2014. He served as the Deputy Managing Director of Republic Bank Limited for seven years before retiring from this position in 2012. He is currently the Chairman of the Board of Republic Bank (Grenada) Limited. Mr. Thomson has more than 35 years of experience in banking and finance and holds a Bachelor of Science in Mathematics and Physics from the University of the West Indies, St. Augustine campus and a Master in Business Administration from the University of Western Ontario, Canada.

External Appointments

Mr. Thomson is currently on the Board of Directors of One Caribbean Media Limited.
Senior Officers

**RIAH DASS-MUNGAL**
BSc (Act.), FCCA
Chief Internal Auditor

**MARSHA MC LEOD-MARSHALL**
FCCA, MSc (Int’l Fin.)
Chief Financial Officer

**KIMBERLY ERRIAH-ALI**
LLB (Hons.), LEC, MBA
Group General Counsel/Corporate Secretary

**PARASRAM SALICKRAM**
FCCA, ACMA, CGMA, CA, CFA, FRM
Chief Risk Officer
Subsidiaries

REPUBLIC BANK LIMITED
Republic Bank is one of the largest and longest serving indigenous banking and financial services organisations in Trinidad and Tobago, offering a complete range of products and services to retail and commercial banking customers, corporate clients, and governments. The Bank’s network spans 40 branches – the largest across the twin-island republic – includes the most extensive Automated Teller Machine (ATM) network with 134 ATMs in 84 locations and is currently the nation’s largest credit card operator.

Registered Office
Republic House, 9-17 Park Street, Port of Spain
Trinidad and Tobago, West Indies
Tel: (868) 625-4411, 623-1056
Fax: (868) 624-1323
Swift: RBNKTTTPX
Email: email@rfhl.com
Website: www.republictt.com

President and Chief Executive Officer,
Republic Financial Holdings Limited
Managing Director, Republic Bank Limited
Nigel M. Baptiste, BSc (Hons.) (Econ.), MSc (Econ.), ACIB

REPUBLIC WEALTH MANAGEMENT
Republic Wealth Management Limited, formerly Republic Securities Limited, is one of the premiere brokerage firms in Trinidad and Tobago, known for a strong tradition of providing quality service to our clients with full brokerage solutions in the local, regional and international capital markets. RWML being a longstanding member of the Trinidad and Tobago Stock Exchange is a registered broker-dealer with the Trinidad and Tobago Securities and Exchange Commission.

With our team’s expertise in providing investment advisory services to the largest Fund Manager in Trinidad and Tobago, Republic Trust Services Limited; RWML can offer in-depth market knowledge to professionally build and manage suitable investment portfolios.

The amalgamation of our broker-dealer and investment advisory services will provide holistic wealth management solutions tailored to the investment objectives of our private and institutional clients. We commit to working together with our clients in developing customized portfolios with unique financial strategies to meet their goals and objectives.

Registered Office
Ellerslie Plaza, #8 Rapsay Street, Maraval
Trinidad and Tobago, West Indies
Tel: (868) 625-4411
Fax: (868) 625-4411 Ext.3178
Email: email@rfhl.com
Website: www.republictt.com

Head, Republic Wealth Management
Carla Kelshall, BSc (Hons.) (Math. and Econ.), CFA

REPUBLIC BANK (BARBADOS) LIMITED
Republic Bank (Barbados) Limited is one of the longest serving banks in Barbados, having proudly served the nation for more than 40 years. Formerly Barbados National Bank Inc. (BNB), Republic Bank (Barbados) Limited operates one of the largest networks in the country and has a network that includes eight conveniently located branches and 31 ATMs. As a leading financial institution, the Bank offers an array of financial services such as Personal and Commercial Lending, as well as Premium, Corporate and Investment Banking. Its wholly-owned subsidiaries, Republic Finance & Trust (Barbados) Corporation and Republic Funds (Barbados) Limited, offer Funds Management, Lease Financing and Merchant Banking services.

Registered Office
Independence Square, Bridgetown
Barbados, West Indies
Tel: (246) 431-5999
Fax: (246) 429-2606
Swift: BNABBBB
Email: info@republicbarbados.com
Website: www.republicbarbados.com

Managing Director and Chief Executive Officer,
Republic Bank (Barbados) Limited
Anthony Clerk, Dip. (Business Mgmt.), AIBAF, EMBA

REPUBLIC BANK (CAYMAN) LIMITED
Republic Bank (Cayman) Limited is a private bank offering comprehensive Offshore Wealth Management Services to clients in the Caribbean region and around the globe. As a strong contributor to the Group’s profits, Republic Bank (Cayman) Limited offers banking services in major international currencies, investment management advice, registered office and company management services, as well as trustee services.
The Group Subsidiaries

Registered Office
3rd Floor, Citrus Grove,
106 Goring Avenue, P.O. Box 2004
George Town, KY1-1104,
Cayman Islands
Tel: (345) 949-7844
Fax: (345) 949-2795

Country Manager, Republic Bank (Cayman) Limited
Ravi Mykoo, BSc (Hons.) (Econ. and Mgmt.), CFA

REPUBLIC BANK (EC) LIMITED
Republic Bank (EC) Limited (RBEC) officially opened its doors as a wholly owned subsidiary of Republic Financial Holdings Limited on November 1, 2019. RBEC, a licensed bank in Saint Lucia, has branches in Dominica, St. Kitts and Nevis, Saint Lucia and St. Vincent and the Grenadines. RBEC is also the sole shareholder of Republic Bank (St. Maarten) N.V. and Republic Bank (Anguilla) Limited. Across these territories, RBEC offers comprehensive banking services through 11 branches and 39 ATMs.

Official Address
First Floor, Meridian Place, Choc Estate,
Castries, Saint Lucia

Managing Director, Republic Bank (EC) Limited

REPUBLIC BANK (GRENADA) LIMITED
Republic Bank (Grenada) Limited is one of the largest banks in Grenada, with an asset base of one billion dollars and a network that includes six branches and 11 ATMs. Having faithfully served Grenada for four decades, Republic Bank (Grenada) Limited has built a solid reputation as both a comprehensive financial services provider and an outstanding corporate social responsibility citizen through its Power to Make A Difference programme. Republic Bank (Grenada) Limited has won the Eastern Caribbean Central Bank (ECCB) Best Corporate Citizen Award nine times in the award’s 21-year history.

Registered Office
P.O. Box 857, Grand Anse, St. George
Grenada, West Indies
Tel: (473) 444-BANK (2265)
Fax: (473) 444-5501
Swift: NCBGGGDGD
E-mail: info@republicgrenada.com
Website: www.republicgrenada.com

Managing Director, Republic Bank (Grenada) Limited
Keith A. Johnson, BSc (Acct.), EMBA, AICB

REPUBLIC BANK (GUYANA) LIMITED
Republic Bank (Guyana) Limited is one of Guyana’s largest and longest operating financial institutions, celebrating a history of service to the people of the nation of more than 180 years. As a fully comprehensive bank, Republic Bank (Guyana) Limited provides its customers and clients customised, efficient, and competitively priced financial products and services across a network that spans 12 branches and 49 ATMs. Currently, in addition to the suite of services already provided, the Bank has placed significant emphasis on growing its lending portfolio, with particular emphasis on Small and Medium Enterprises, as well as focus on corporate social investment driven by a long-ingrained philosophy of sustainable development in Guyana.

Registered Office
Promenade Court, 155-156 New Market Street,
North Cummingsburg,
Georgetown, Guyana
Tel: (592) 223-7938-49
Fax: (592) 233-5007
Swift: RBGL GYGG
E-mail: gyemail@rfhl.com
Website: www.republicguyana.com

Managing Director, Republic Bank (Guyana) Limited
Amral Khan, IMBA (Dist.), Dip. Business Mgmt., BSc (Hons.) Mgmt. Studies
Subsidiaries

REPUBLIC BANK (SURINAME) N.V.
Republic Bank (Suriname) N.V. offers customers a fully comprehensive suite of financial products and services through a network of five branches in the capital of Paramaribo and one in Nickerie. Currently the third largest bank in Suriname by asset size, Republic Bank (Suriname) N.V. joined Republic Financial Holdings Limited in 2015 following the acquisition of RBC Royal Bank (Suriname) N.V. from RBC Financial (Caribbean) Limited.

Registered Office
Kerkplein 1, Paramaribo
Suriname
Tel: (597) 471555
Fax: (597) 425709
Swift: RBNKSRPA
Email: email@republicbanksr.com
Website: www.republicbanksr.com

Managing Director, Republic Bank (Suriname) N.V.
Sean Husain, \textit{BSc (Hons) (Econ.) , MSc (Credit)}

REPUBLIC BANK (GHANA) LIMITED
Republic Bank (Ghana) Limited, formerly HFC Bank (Ghana), officially joined Republic Financial Holdings Limited in 2018, following a successful mandatory takeover of HFC Bank (Ghana) in 2015. As a licensed commercial bank, Republic Bank (Ghana) Limited operates 43 branches throughout Ghana, providing a wide range of banking services, including mortgages and real estate services, commercial banking, investment banking, microfinance, private equity and venture capital fund management.

Registered Office
‘Ebankese’
#35 Sixth Avenue, North Ridge
P.O.Box CT 4603, Cantonments, Accra
Ghana
Tel: (233) 302 242090-4
Fax: (233) 302 242095
Swift: HFCAGHAC
Email: email@republicghana.com
Website: www.republicghana.com

Managing Director, Republic Bank (Ghana) Limited
Farid Antar, \textit{ACIB, ACIS, Dip. (Business Mgmt.), Cert. in Int’l Mktg.}

CAYMAN NATIONAL CORPORATION
Republic Bank Trinidad and Tobago (Barbados) Limited (RBTTL), a wholly-owned subsidiary of Republic Financial Holdings Limited acquired a 74.99% shareholding in Cayman National Corporation (cpx: CNC), a publicly traded entity on the Cayman Islands Stock Exchange. Cayman National is a trusted financial services provider, headquartered in the Cayman Islands, with offices in the Isle of Man and Dubai. With five subsidiaries, Cayman National offers domestic and international clients expertise in a full range of integrated financial solutions, including retail, corporate and premier banking; investment management services, trust services, fund management and administration.

Registered Office
Peter A. Tomkins Building
200 Elgin Avenue, PO Box 1097
Grand Cayman KY1–1102, Cayman Islands
Tel: (345) 949-4655
Fax: (345) 949-0774
Email: cnc@caymannational.com
Website: www.caymannational.com

President and Chief Executive Officer
Stuart Dack, \textit{ACIB, MBA}
Vincent Pereira was appointed to the Board of Republic Bank Limited in July 2019. He is the current President of BHP Trinidad and Tobago – an upstream oil and gas producer in Trinidad and Tobago – and has more than 35 years of energy sector experience, having worked in Trinidad and Tobago and the United States.

In his present role at BHP Trinidad and Tobago, which he has held since 2005, Mr. Pereira leads the firm’s safe and reliable operations, working toward ensuring the growth of a legacy business in Trinidad and Tobago.

Under Mr. Pereira’s watch, the company has successfully executed two additional major offshore upstream development projects, continuing to make significant progress in the seamless transition from an oil-focused entity to a substantial gas producer and supplier. His focus remains on leading and maintaining the external stakeholder engagements required to ensure the long-run viability of BHP in Trinidad and Tobago.

Mr. Pereira is a Petroleum Engineer and holds a Master of Business Administration from Houston Baptist University.

External Appointments

Mr. Pereira is a Member of the Society of Petroleum Engineers and a Board member of the Energy Chamber of Trinidad and Tobago. He is the current Deputy Chairman of United Way Trinidad and Tobago, and serves on the Board of the Vitas House Hospice.
Republic Bank Limited
Board of Directors

NIGEL M. BAPTISTE
BSc (Hons.) (Econ.), MSc (Econ.), ACIB
President and Chief Executive Officer, Republic Financial Holdings Limited
Managing Director, Republic Bank Limited

SHAZAN ALI
BSc (Hons.) (Mechanical Eng.)
Chairman and Chief Executive Offices; TOSL Engineering Limited

DERWIN M. HOWELL
BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), Executive MBA, MIEE, C.Eng.
Executive Director, Republic Bank Limited

EDWARD J. L. INCE
BSc (Hons.)
Managing Director, Prism Services
Chairman, Prism Subsidiaries

PETER R. INGLEFIELD
CA
Chartered Accountant

ALISON LEWIS
MOM, BA (Econ. and Mgmt.)
Consultant
The Group Subsidiaries

GREGORY I. THOMSON
BSc (Math. and Physics), MBA
Retired Banker

ROOPNARINE OUMADE SINGH
BSc (Econ.), MSc (Econ.), MBA
Executive Director, Republic Bank Limited

JACQUELINE H.C. QUAMINA
LLB, MA, MBA
Consultant

KRISTINE THOMPSON
B.Comm, MBA
Chief Executive Officer, Sunshine Snacks Limited
Director, Yay! Entertainment Limited

GREGORY I. THOMSON
BSc (Math. and Physics), MBA
Retired Banker
Republic Bank Limited
Board of Directors

NIGEL M. BAPTISTE
BSc (Hons.) (Econ.), MSc (Econ.), ACIB

Nigel M. Baptiste, Managing Director, Republic Bank Limited and President and Chief Executive Officer, Republic Financial Holdings Limited since 2016, is a career banker with more than two decades of experience. Prior to his current position, he has served as Deputy Managing Director and Executive Director of Republic Bank Limited, General Manager Human Resources as well as Managing Director of the Group’s subsidiary in Guyana. Mr. Baptiste currently serves on the Boards of Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Ghana) Limited, Cayman National Corporation and other subsidiaries within the Republic Group. He holds a Bachelor of Science with Honours and a Master of Science in Economics from the University of the West Indies, is a graduate of the Harvard Business School Advanced Management Programme, holds a Diploma with distinction from the ABA Stonier Graduate School of Banking (USA), and is a member of the Chartered Institute of Bankers (England).

SHAZAN ALI
BSc (Hons.) (Mechanical Eng.)

Shazan Ali was appointed to the Board of Directors of the Republic Group in 2010. He is the Chief Executive Officer of TOSL Engineering Limited and has a wealth of experience in the energy industry, having spent more than three decades developing TOSL Engineering into a world-class operation with interests in the wider Caribbean, the Guianas and Sub-Saharan Africa.

External Appointments
Mr. Ali is a Council Member of the Energy Chamber of Trinidad and Tobago (ECTT). In this role, he aims to fashion a more proactive energy services sector that will redound more financial benefits to Trinidad and Tobago’s economy. He is also a Director of Republic Bank Limited and Republic Bank (Suriname) N.V.

DERWIN M. HOWELL
BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), Executive MBA, SMIEEE, MIET, C.Eng.

Derwin M. Howell was appointed an Executive Director of Republic Bank Limited in 2012. He also serves as Chairman of Republic Bank (Barbados) Limited and Republic Bank (Suriname) N.V. Mr. Howell holds a Bachelor of Science in Electrical Engineering (First Class Honours) and an Executive Master of Business Administration both from the University of the West Indies (UWI). He holds a Master of Science in Telecommunications Systems from the University of Essex and is a graduate of the Harvard Business School Advanced Management Program (AMP). He is a Senior Member of the Institute of Electrical and Electronic Engineers (SMIEEE), a Member of the Engineering Council of the United Kingdom (Chartered Engineer) and a Member of the Institution of Engineering and Technology (MIET).

External Appointments
Mr. Howell is the Chairman of Habitat for Humanity Trinidad and Tobago and a Chancellor’s Representative on the UWI St. Augustine Campus Council.

EDWARD J. L. INCE
BSc (Hons.) (Computer Science)

Edward Ince was appointed to the Republic Bank Group of Directors in 2016. Mr. Ince is currently Senior Partner/Co-Founder of Frontlight Ventures, a regional investment and consulting firm. He was formerly Managing Director of Prism Services Inc., a payments and operations outsourcing company that he co-founded in 1993, which has subsidiaries throughout the Caribbean and Central America. Prior to that he was General Manager Fujitsu-Caribbean (Eastern Caribbean). Mr. Ince has extensive knowledge of the Caribbean region, coupled with a background in technology, payments and back-office processing. Mr. Ince is a graduate of York University, Canada where he obtained a Bachelor of Science with Honours in Computer Science and is an Aubrey Collymore Scholarship recipient for Science.

External Appointments
Non-Executive Director of Prism Services Holdings. He also serves as a Non-Executive Director of Foster & Ince Cruise Services, Cave Shepherd and Co. Ltd. and the Barbados Sugar Industry Limited.

PETER R. INGLEFIELD
CA

Peter R. Inglefield was appointed to the Republic Bank Board of Directors in 2015. He has served as a Tax Partner and a Managing Partner at PricewaterhouseCoopers having joined the firm in 1976. Mr. Inglefield is a Chartered Accountant and is a member of the Institute of Chartered Accountants in Trinidad and Tobago. He has extensive experience in the field of taxation and accounting, locally and regionally, with special emphasis on Petroleum Taxation, including advising foreign investors on
The Group Subsidiaries

structuring local operations; issues relating to cross border transactions, tax treaty considerations; and withholding tax matters.

External Appointments
Mr. Inglefield is a Director of the Trinidad and Tobago Stock Exchange, Murphy Clarke Financial Limited, and IRP Industrial Solutions Limited.

ALISON LEWIS
MOM, BA (Econ. and Mgmt.)

Alison Lewis was appointed to the Board of Directors of the Republic Group in 2014. A former Governor of the Heritage and Stabilisation Fund, Ms. Lewis has served as an Advisor in the office of Executive Director, World Bank, as Permanent Secretary of the Ministry of Finance, and as a former Commissioner on the Securities and Exchange Commission. In August 2015, Ms. Lewis was awarded the Public Service Medal of Merit (Gold) by the Government of the Republic of Trinidad and Tobago for meritorious and outstanding service. Over the last two decades, Ms. Lewis has served on several Boards, including the Central Bank of Trinidad and Tobago, Trinidad Cement Limited, the Sovereign Wealth Funds Group, the Economic Development Advisory Board and she is the former Chairman of the Port Authority of Trinidad and Tobago.

External Appointments
Ms. Lewis is a Director at NiQuan Energy Trinidad Limited and NiQuan Energy LLC.

ROOPNARINE OUmade Singh
BSc (Econ.), MSc (Econ.), MBA

Roopnarine Oumade Singh was appointed Executive Director of Republic Bank Limited in 2016. He currently serves on the Boards of London Street Project Company Limited, Republic Bank (Cayman) Limited, Republic Insurance Company (Cayman) Limited, Cayman National Corporation, Republic Bank Trinidad and Tobago (Barbados) Limited, Republic Securities Limited and Republic Wealth Management Limited.

Mr. Oumade Singh is a former director of Republic Finance and Merchant Bank Limited and has served as the Trinidad and Tobago User Group Chairperson for the Society of Worldwide Interbank Financial Telecommunications (SWIFT).

He holds a Bachelor in Science and a Master of Science in Economics from the University of the West Indies, St. Augustine, as well as a Master of Business Administration, specialising in Finance and Operations Research, from Simon Fraser University, Canada.

JACQUELINE H.C. QUAMINA
LLB, MA, MBA . Member of Gray’s Inn, Fellow of the Institute of Banking and Finance
Trinidad and Tobago

Jacqueline Quamina was appointed to the Board of Directors of the Republic Group in 2016. She is a former Executive Director, of Republic Bank Limited and former Group General Counsel and Corporate Secretary at Republic Bank Limited and Republic Financial Holdings Limited. Ms. Quamina has extensive experience in corporate law as well as banking, finance and mergers and acquisitions in the Caribbean. Her experience in the Group also included responsibility for communications, governance, risk and compliance. An Attorney-at-Law with more than two decades of experience, she holds a Bachelor of Law from the University of the West Indies, St. Augustine and was called to the Bar of England and Wales where she is a member of the Honourable Society of Gray’s Inn. Ms. Quamina holds a Master of Arts degree from the University of London, an Executive Master of Business Administration from the University of the West Indies, and is a graduate of the American Bankers Association Stonier Graduate School of Banking and the Harvard Business School Advanced Management Programme. She has participated in the Corporate Governance, Executive Education Program, Stanford University, and has completed the Institute of Chartered Secretaries of Canada Director Education and Accreditation Programme and the Certificate in Corporate Governance at the Caribbean Corporate Governance Institute. In July 2016, Ms. Quamina was awarded the title of “Fellow of the Institute of Banking and Finance of Trinidad and Tobago for Distinguished and Meritorious Service to the Banking and Finance Industry”.

External Appointments
Ms. Quamina is the Chairman of the National Insurance Board of Trinidad and Tobago, she also serves on the board of Republic Bank (Barbados) Limited, Republic Finance and Trust (Barbados) Corporation, Republic Funds Incorporated and the National Gas Company of Trinidad and Tobago Limited. She is a member of the International Women’s Forum.
Republic Bank Limited
Board of Directors

KRISTINE THOMPSON
B. Comm., MBA

Kristine Thompson was appointed to the Board of Directors of the Republic Group in 2011. She is the Chief Executive Officer of Sunshine Snacks Limited, a member of the Associated Brands Industries Limited (ABIL) Group. She is also a founder of the Chuck E. Cheese's family entertainment restaurant franchise in Trinidad. Prior to this, she was involved in project development, particularly in the energy sector, and has extensive experience in the fields of strategy, finance, private equity, mergers and acquisitions, and general management. The early years of her career were spent in management consulting with the Boston Consulting Group (BCG) where she advised Fortune 500 companies with stints at BCG’s Toronto, New York, Buenos Aires, and Melbourne offices. She later headed the Business Development function at Guardian Holdings Limited for many years. Mrs. Thompson holds a Bachelor of Commerce degree from Queen’s University in Canada and a Master of Business Administration from the Harvard Business School.

External Appointments
Mrs. Thompson currently serves as a Non-Executive Director on the Boards of Maple Leaf International School, IRP Industrial Solutions Ltd., and the Arthur Lok Jack Global School of Business (UWI).

GREGORY I. THOMSON
BSc (Math. and Physics), MBA

Gregory I. Thomson was appointed to the Board of Directors of the Republic Group in 2014. He served as the Deputy Managing Director of Republic Bank Limited for seven years before retiring from this position in 2012. He is currently the Chairman of the Board of Republic Bank (Grenada) Limited. Mr. Thomson has more than 35 years of experience in banking and finance and holds a Bachelor of Science in Mathematics and Physics from the University of the West Indies, St. Augustine campus and a Master in Business Administration from the University of Western Ontario, Canada.

External Appointments
Mr. Thomson is currently on the Board of Directors of One Caribbean Media Limited.
Nigel M. Baptiste, Managing Director, Republic Bank Limited and President and Chief Executive Officer, Republic Financial Holdings Limited since 2016, is a career banker with more than two decades of experience. Prior to his current position, he has served as Deputy Managing Director and Executive Director of Republic Bank Limited, General Manager Human Resources as well as Managing Director of the Group’s subsidiary in Guyana. Mr. Baptiste currently serves on the Boards of Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Ghana) Limited, Cayman National Corporation and other subsidiaries within the Republic Group. He holds a Bachelor of Science with Honours and a Master of Science in Economics from the University of the West Indies, is a graduate of the Harvard Business School Advanced Management Programme, holds a Diploma with Distinction from the ABA Stonier Graduate School of Banking (USA), and is a member of the Chartered Institute of Bankers (England).
Republic Bank Limited
Executive Management

RIAH DASS-MUNGAL
BSc (Act.), FCCA
General Manager, Internal Audit

KIMBERLY ERRIAH-ALI
LLB (Hons.), LEC, MBA, ACAMS
Group General Counsel and Corporate Secretary

ANNA-MARÍA GARCÍA-BROOKS
Dip. (Mass Media and Comm.), Dip. (Business Mgmt.), EMBA
General Manager, Group Human Resources

MARSHA MC LEOD-MARSHALL
FCCA, MSc (Int’l Fin.)
General Manager, Planning and Financial Control

MARLON PERSAD
BSc (Computer Studies), MSc (Computer Science), Executive MBA (Dist.), CGEIT, AMLCA
General Manager, IT Consolidation

ALDRIN RAMGOOLAM
Dip. (Business Mgmt.), BSc (Computer Science), MBA
General Manager, Information Technology Management
The Group Subsidiaries

BALDATH RAMKISSOON
MSc Fin. (Dist.), MBA, BSc (Hons.) (Mgmt.)
General Manager, Group Treasury

DENYSE RAMNARINE
BSc (Computer Science and Physics), MSc (Telecom.), Dip. (Business Mgmt.), P.Grad (Info Tech.), MBA
General Manager, Electronic Channels and Payments

DAVID ROBINSON
BA (Econ.), CFA, EMBA
General Manager, Wealth Management

CARLENE SEUDAT
BSc. Acct. and Business Mgmt.
General Manager, Shared Services

PARASRAM SALICKRAM
FCCA, ACMA, CGMA, CA, CFA, FRM
General Manager, Group Risk

RICHARD S. SAMMY
BSc (Hons.) (Mgmt. Studies) MBA
General Manager, Corporate and Investment Banking
Republic Bank Limited
Executive Management

MICHAEL WALCOTT
BSc. (Acct. and Fin.)
General Manager, Overseas Operations

KAREN YIP CHUCK
Dip. (Business Admin.), BSc (Hons.) (Econ.), MBA, CIA
General Manager, Commercial and Retail Banking

ROBERT SOVERALL
CFA, BSc. (Hons)/Actuarial Science
General Manager, Creditor Protection

SUSAN TORRY
Dip. (Business Mgmt.), BSc (Hons.) (Industrial Studies), ACIB, LLB
General Manager, Group Marketing and Communications
RIAH DASS-MUNGAL
BSc (Acct.), FCCA

Riah Dass-Mungal, General Manager, Internal Audit, Republic Bank Limited and Chief Internal Auditor, Republic Financial Holdings Limited, has extensive experience in the fields of financial reporting and auditing, management reporting, corporate and strategic planning, and regulatory reporting. A Chartered Accountant with more than two decades of financial management experience in the private sector, Mrs. Dass-Mungal is also a member of the Association of Chartered Certified Accountants (ACCA) and has completed the Foster School of Business – Pacific Rim Banker Executive Management Program. She is a graduate of the University of the West Indies with a Bachelor of Science with Honours in Accounting and a minor in Management.

KIMBERLY ERRIAH-ALI
LLB (Hon.)s., LEC, MBA, ACAMS

Kimberly Erriah-Ali, Group General Counsel and Corporate Secretary, Republic Bank Limited and Republic Financial Holdings Limited, is an Attorney-at-Law with 20 years of experience; having received her Bachelor of Laws with Honours from the University of the West Indies, and her Legal Education Certificate from the Hugh Wooding Law School, Trinidad. Mrs. Erriah-Ali was admitted to practice as an Attorney-at-Law in the Supreme Court of Trinidad and Tobago in 1998. She has served as Corporate Secretary to Republic Bank subsidiaries: Republic Bank (Grenada) Limited, Republic Bank (Suriname) Limited, Republic Finance and Merchant Bank Limited and London Street Project Company Limited. She also established the Group’s Compliance Department. She is currently a Director on the Board of Republic Securities Limited, Republic Wealth Management Limited and other offshore subsidiaries of Republic Bank and also holds an external Directorship on the Board of a Telecommunications provider in Trinidad and Tobago.

Mrs. Erriah-Ali holds an Master of Business Administration from the Heriot-Watt University, with electives in Mergers & Acquisitions and Corporate Governance, is certified under the Association of Certified Anti-Money Laundering Specialists (ACAMS), and is a Certified Practitioner in Anti-Money Laundering from the Florida Institute of Bankers Association via Florida International University. She brings to bear a wide range of expertise in Corporate and Commercial Law, Conveyancing, Trusts, Landlord and Tenant Law, Intellectual Property, Estates, and Litigation.

ANNA-MARÍA GARCÍA-BROOKS
Dip. (Mass Media and Comm.), Dip. (Business Mgmt.), EMBA

Anna-Maria Garcia-Brooks, General Manager, Group Human Resources, has been a member of the Republic Bank team for the past 26 years. A graduate of the University of the West Indies (UWI) (Mass Communications) and winner of the Pro Vice Chancellor’s Prize for General Proficiency (First Place), Mrs. Garcia-Brooks holds an Executive Master in Business Administration from the Arthur Lok Jack Global School of Business (UWI), a post graduate Diploma in Business Management from the UWI, and has successfully completed several Executive Management programmes at Stanford Graduate Business School, the University of Michigan Ross School of Business, the Wharton Business School at the University of Pennsylvania and Harvard Business School. In 2014, Mrs. Garcia-Brooks was named as one of the UWI’s Distinguished Alumni. She also serves as a Director of Republic Bank (Guyana) Limited.

MARSHA MC LEOD-MARSHALL
FCCA, MSc (Int'l Fin.)

Marsha Mc Leod-Marshall, General Manager, Planning and Financial Controls; Chief Financial Officer, Republic Financial Holdings Limited, is a certified Chartered Accountant with more than a decade of financial analytical experience at the senior level within the Group. She has served the Group in a range of different capacities, including Senior Financial Analyst, Group Finance Manager, and Senior Manager – Finance before being appointed to her current position in March 2019.

During the course of her career, Mrs. Mc Leod-Marshall was responsible for overseeing the integrity of the financial, management, and regulatory reporting functions of the Bank and its subsidiaries, including preparation of the Group’s financial statements and Budget, management of all financial and regulatory audits of the Bank and Group, financial analysis, and Group adherence to all accounting standards and regulatory requirements as outlined in the International Financial Reporting Standards (IFRS), the Financial Institutions Act, the Central Bank of Trinidad and Tobago regulations, and the Corporation Tax Act. She has also contributed to the preparation of the Group’s Annual Strategic Plans and has been a key member of the teams charged with the Group’s recent acquisition exploits.
Republic Bank Limited Executive Management

Marlon Persad, General Manager, Information Technology (IT) Consolidation, Republic Bank Limited, is an accomplished professional with more than two decades of combined experience in Information Technology Management, IT Governance, Business Process Re-engineering, Project Management, Operational Risk, IT Security, Corporate Security, Business Continuity Management and AML Compliance in the Banking, Insurance, and Consulting industries. Mr. Persad has successfully served in a range of senior leadership positions including Senior Manager, Technology Advancement; Senior Manager, Corporate Operations and Process Improvement; Manager, Project Execution and IT Governance; and Manager, Project Execution. He has chaired various sub-committees under the Bankers Association of Trinidad and Tobago, is an Anti-Money Laundering Certified Associate (AMLCA) from Florida International Bankers’ Association (FIBA) in partnership with Florida International University, and is certified in the Governance of Enterprise IT (CGEIT) from the Information Systems Audit and Control Association (ISACA).

Mr. Persad holds an Executive Master of Business Administration with Distinction in Business from the Arthur Lok Jack Global School of Business (UWI), a Master of Science in Computer Science and a Bachelor in Science in Computer Studies both from the University of the West Indies, St. Augustine.

Aldrin Ramgoolam, General Manager, Information Technology Management, has been a banker for 30 years, 25 of which have been in the field of Information Technology. Mr. Ramgoolam has a wide range of experience in Information Technology having served in Managerial positions of Technical Support, IT Infrastructure and Application Development as well as Senior Management positions in IT Service Delivery and IT Project Management. He is a graduate of the Lord Ashcroft Business School, Anglia Ruskin University, the University of the West Indies (UWI) and the Arthur Lok Jack Global School of Business (UWI).

Baldath Ramkissoon, General Manager, Treasury, a member of the Republic Group for more than two decades, has significant industry expertise in Treasury Management (liquidity, foreign exchange, interest rate and electronic payment systems), Portfolio Management, Credit and Investment Risk Determination.

Mr. Ramkissoon has served as Manager, Latin American Investments; Manager, Trust and Asset Management Division; Investment Manager, Republic Wealth Management Limited; and Senior Manager, Treasury. He has represented the Bank at the International Monetary Fund (IMF) Caribbean Roundtable Discussions on Correspondent Banking Withdrawal in 2018 and has served as Deputy Chairman and Vice-President of the Mutual Fund Association of Trinidad and Tobago.

Mr. Ramkissoon holds a Master of Science in Finance with Distinction from the Arthur Lok Jack Global School of Business (UWI); a Master of Business Administration from Heriot Watt University; and a Bachelor of Science in Management with Honours from the University of London. He has completed several courses and seminars on credit, risk management and investments, including Euromoney’s Financial Market Products; Pension Management at UBS, Puerto Rico; International Portfolio Management at Allianz, Germany; and McKinsey’s Asset Management CEO Summit in the UK. In 2015, Mr. Ramkissoon was awarded the Programme Director’s Award (Master of Science in International Finance) by the Arthur Lok Jack Global School of Business (UWI).

Mr. Ramkissoon serves on the boards of Republic Bank (Cayman) Limited, Republic Insurance Company (Cayman) Limited, Republic Securities Limited, Republic Investments Limited, and Trintrust. He is also the current Chairman of the Bankers’ Association of Trinidad and Tobago (BATT) Foreign Trade and Treasury Committee.

Denyse Ramnarine, General Manager, Electronic Channels and Payments, brings to bear extensive experience in Information Technology (IT) Management, Systems Engineering, Systems Administration, and Project Management, having worked in the IT industry for more than 25 years. An accomplished professional, Ms. Ramnarine has served across a range of managerial posts within
the Bank, including Assistant Manager, Communications; Manager, Desktop and Decision Support Services; Manager, Networking: Business Transformation; Senior Manager, Technology Advancement; Senior Manager, Application and Technology Delivery; and her most recent post as Assistant General Manager, IT. Ms. Ramnarine holds a Master of Business Administration from Edinburgh Business School, Heriot Watt University, a Master of Science in Telecommunications and Information Systems from the University of Essex, a Post Graduate Diploma in Strategic Business IT from NCC Education, a Diploma in Business Management from the Arthur Lok Jack Global School of Business (UWI), a CIM degree in Project Management from ROYTEC, and a Bachelor of Science from the University of the West Indies, St. Augustine as a double major in Computer Science and Physics.

DAVID ROBINSON  
BA (Econ), CFA, EMBA

David Robinson, General Manager, Wealth Management Limited, has been a banker for the past 20 years, serving in several key managerial roles, including Senior Manager, Treasury and Senior Manager, Creditor Protection Support Unit. Mr. Robinson holds a Bachelor of Arts in Economics from the University of Waterloo, Canada, a Master’s Degree in Business Administration (Executive) from the Arthur Lok Jack Global School of Business (UWI) and is a Chartered Financial Analyst (CFA) charter holder. He also holds a Certificate in Business Excellence – Advanced Management Program from the Columbia Business School, New York.

PARASRAM SALICKRAM  
FCCA, ACMA, CGMA, CA, CFA, FRM

Parasram Salickram, General Manager, Group Risk, Republic Bank Limited, and Chief Risk Officer, Republic Financial Holdings Limited, has been with the Republic Group for the past 15 years. Prior to his current position, Mr. Salickram was the General Manager, Planning and Financial Control and worked as an External Auditor in Guyana for seven years. In the past, he also performed the role of Chief Financial Officer in Republic Financial Holdings Limited and the Group’s subsidiaries in the Dominican Republic and Barbados. He is a Fellow of the Association of Chartered Certified Accountants and a member of the Chartered Institute of Management Accountants and the Chartered Global Management Accountants.

Mr. Salickram is a Chartered Financial Analyst (CFA) charterholder and holds the Financial Risk Manager (FRM) designation from the Global Association of Risk Professionals (GARP). He is also a graduate of the Harvard Business School Advanced Management Program (AMP).

RICHARD S. SAMMY  
BSc (Hons.) (Mgmt. Studies), MBA

Richard S. Sammy, General Manager, Corporate and Investment Banking is a distinguished banker with significant regional experience in corporate and investment banking, risk management and banking operations.

Prior to his current position, he served as the Managing Director, Republic Bank (Guyana) Limited and as Regional Manager, Corporate Business Centre-South and Regional Manager, Investment Banking Division at Republic Bank Limited.

A past Director of the Caribbean Association of Banks Inc. (CAB) and the American Chamber of Commerce – Guyana (AMCHAM Guyana), Mr. Sammy is also a former Chairman of the Guyana Association of Bankers Inc. (GABI).

Mr. Sammy holds a Master of Business Administration from the Warwick Business School (United Kingdom), a Bachelor of Science with Honours in Management Studies from the University of the West Indies, St. Augustine campus, Trinidad and is a graduate of The Wharton School’s Advanced Management Program (United States).

CARLENE SEUDAT  
BSc. Acct. and Business Mgmt.

Carlene Seudat, General Manager, Shared Services, is a career banker with considerable Risk Management and Corporate Banking leadership experience. Over the course of her tenure as part of the Scotiabank Group team for more than two decades, she has led teams across the Group’s operations as Vice President, International Operations and, prior to that, as Regional Director – Collections.

Ms. Seudat has also served within the Scotiabank Group as General Manager – Risk Management; Group Head Execution – Corporate Banking; and Senior Relationship Manager – Corporate Banking.
Republic Bank Limited
Executive Management

Ms. Seudat holds a Bachelor of Science in Accounting and Business Management from the University of the West Indies, St. Augustine, Trinidad. She has completed the Executive Training Rotation, Corporate Banking Risk Management, Global Risk Management – Toronto, Canada; and the Executive Training Rotation, Collections Centre of Excellence, Shared Services Campus – Mexico City, Mexico.

ROBERT SOVERALL
CFA, BSc. (Hons) Actuarial Science

Robert Soverall, General Manager, Creditor Protection, is an experienced financial services executive with demonstrated industry expertise in Insurance, Risk Management, Investment Management, Governance and Business Planning built up over the course of more than two decades.

In his most recent capacity, he served as Director, Wealth Management, Scotiabank Trinidad and Tobago Limited and Managing Director, Scotia Investments Trinidad and Tobago Limited with responsibility for leading the Group's Wealth/Asset Management Segments within Trinidad and Tobago.

During his career, Mr. Soverall has also served as Managing Director, ScotiaLife Trinidad and Tobago Limited; General Manager, ScotiaLife Trinidad and Tobago; Manager, Investments, Trust and Asset Management Division, Republic Bank Limited; and Manager, Money Market (Group Treasury) Republic Bank Limited.

Mr. Soverall holds a Chartered Financial Analyst (CFA) Charter from the CFA Institute (previously the Association for Investment Management and Research - AIMR); a Diploma in Business Management from the University of the West Indies, Institute of Business, Trinidad; and a Bachelor of Science with Honours, Actuarial Science (Upper Second Class) from City University, London, United Kingdom.

SUSAN TORRY
LLB, BSc (Hons.) (Business Mgmt.), Dip. (Business Mgmt.), ACIB

Susan Torry, General Manager, Group Marketing and Communications, is a career banker with considerable Retail and Corporate and Commercial Banking experience. Over the course of her extensive tenure as part of the Republic Bank team for more than three decades, she has led teams across the Group’s operations in Trinidad and Tobago, Ghana, and Barbados. Prior to her most recent appointment, which took effect from November 1, 2019, Mrs. Torry served as General Manager, Operations, Republic Bank (Barbados) Limited.

A former Republic Bank Scholarship recipient, Mrs. Torry has held several managerial positions, including posts at the Sangre Grande and Park Street Branch branches. She has also served as Corporate Manager, Corporate Division North, Regional Manager, Commercial and Retail Banking, East/Central/Tobago; Assistant General Manager, Credit Card Centre; and as eBanking Advisor in Ghana.

Mrs. Torry holds a Bachelor of Laws from the University of London International Programme, United Kingdom; a Bachelor of Science with Honours in Business Management from the University of the West Indies, St. Augustine; a Diploma in Banking from the Chartered Institute of Banking in the UK; and a Diploma in Business Management from the Arthur Lok Jack Global School of Business (UWI). She is also an Associate of the Chartered Institute of Bankers.

MICHAEL WALCOTT
BSc (Acct. and Fin)

Michael Walcott General Manager, Overseas Operations, is a risk management and business process development professional with significant industry expertise in Compliance, Corporate Operation Process Improvement, Operational Risk, and Auditing. In his most recent capacity, he served as the Project Lead on the Cayman Integration Project, with responsibility for ensuring a seamless transition and implementation of governance policies and procedures during the Group's acquisition of the Cayman National Corporation (CNC) in 2019.

A member of Republic Bank’s managerial team for more than a decade, Mr. Walcott has served as Acting General Manager, Group Enterprise Risk; Senior Manager, Corporate Operations Process Improvement/Operational Risk; and Manager, Corporate Activities, Internal Audit. Prior to which, he has also served as Compliance Manager (with regional oversight), Internal Auditor, and Business Risk Analyst in various organisations throughout Trinidad and Tobago.

Mr. Walcott holds a Bachelor of Arts in Accounting from Morehouse University, Atlanta, Georgia, is certified in Professional Anti-Money Laundering under the Florida International Bankers Association (FIBA), and was awarded a Certificate in Compliance from Citigroup. He has completed several courses in credit risk; anti-money laundering; fraud prevention and detection; occupational health and safety; business writing; and financial statement analysis.
KAREN YIP CHUCK
Dip. (Business Admin.), ACIB, BSc (Hons.) (Econ.), MBA, CIA

Karen Yip Chuck, General Manager, Commercial and Retail Banking, has been a banker for 28 years and has served in a number of senior management positions within the Bank. She currently serves on the Boards of Stonehaven Villas Limited, Republic Bank (Grenada) Limited, Trintrust Limited, London Street Project Company Limited and Trinidad and Tobago Chamber of Industry and Commerce. She is a graduate of the University of the West Indies (UWI), the Heriot Watt University, Edinburgh, a Certified Internal Auditor, and an Associate of the Chartered Institute of Banking (ACIB).
CARLA KELSHALL

Carla Kelshall, Head, Republic Wealth Management Limited, is a Chartered Financial Analyst CFA® charterholder (2012) with more than 17 years' investment management and actuarial experience in the banking and insurance sectors of Trinidad and Tobago. Ms. Kelshall has represented the Bank in various roles, including Project Lead and Primary Brokerage Liaison, Investment Manager, Republic Wealth Management Limited, and Investment Manager, Republic Trust Services Division. A graduate of the University of Hull, United Kingdom with a Bachelor of Science (First Class Honours) in Economics and Mathematics, Ms. Kelshall holds a Diploma in Actuarial Techniques (DAT) from the Institute of Actuaries and is an Associate of the Society of Actuaries (ASA).
Republic Bank Limited Profile

EXECUTIVE MANAGEMENT

Managing Director
Nigel Baptiste, BSc (Hons.) (Econ.), MSc (Econ.), ACIB

Executive Director
Derwin M. Howell, BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), EMBA, MIET, MIEEE, C.Eng.

Executive Director
Roopnarine Oumaide Singh, BSc (Hons.) (Econ.), MSc (Econ.), MBA

Group General Counsel/Corporate Secretary
Kimberly Erriah-Ali, LLB (Hons.), LEC, MBA, ACAMS

General Manager, Internal Audit
Riah Dass-Mungal, BSc (Act.)., FCCA

General Manager, Group Human Resources
Anna-Maria Garcia-Brooks, Dip. (Mass Media and Comm.), Dip. (Business Mgmt.), EMBA

General Manager, Group Marketing and Communications
Susan Torry, Dip. (Business Mgmt.) BSc (Hons.) (Industrial Studies), ACIB, LLB

General Manager, Planning and Financial Control
Marsha McLeod-Marshall, FCFA, MSc (Int'l Fin.)

General Manager, Overseas Operations
Michael Walcott, BSc (Act. and Fin.)

General Manager, IT Consolidation
Marlon Persad, BSc (Computer Studies), MSc (Computer Science), Executive MBA (Dist.), CIGEIT, AMLCA

General Manager, Information Technology Management
Aldrin Ramgoolam, Dip. (Business Mgmt.), BSc (Computer Science), MBA

General Manager, Group Treasury
Baldath Ramkissoon, MSc (Dist.) (Fin.), MBA, BSc (Hons.) (Mgmt.)

General Manager, Electronic Channels and Payments
Denyse Rammarine, BSc (Computer Science and Physics), MSc (Telecom.), Dip. (Business Mgmt.), P.Grad. (Info. Tech.), MBA

General Manager, Wealth Management
David Robinson, BA (Econ.), CFA, EMBA

General Manager, Group Risk
Parasram Salickram, FCCA, ACMA, CGMA, CA, CFA, FRM

General Manager, Corporate Investment Banking
Richard S. Sammy, BSc (Hons.) (Mgmt. Studies), MBA

General Manager, Shared Services
Carlene Seudat, BSc Acct. and Business Mgmt.

General Manager, Creditor Protection
Robert Soverall, CFA, BSc (Hons.) (Actuarial Science)

General Manager, Commercial and Retail Banking
Karen Yip Chuck, Dip. (Business Admin.), ACIB, BSc (Hons.) (Econ.), MBA, CIA

HEAD OFFICE DEPARTMENTS

ADMINISTRATION
Manager, Administration
Reeda Ferreira

BRANCH SUPPORT SERVICES
Manager

CENTRALISED CREDIT UNIT
Credit Manager
Gregory Jones, BSc (Act. and Fin.)

CENTRALISED SECURITIES UNIT
Manager
John Ford, Dip. (Business Mgmt.)

COMMERCIAL AND RETAIL BANKING
Regional Sales Manager (East/Central/Tobago)
Rhonda Joseph-Walters, Dip. (Bkg.), Dip. (Business Mgmt.)

Regional Sales Manager (North)
Farook Hosein, Dip. (Business Mgmt.)

Regional Sales Manager (South)
Shedley Branche, BSc (Hons.) (Mgmt.), MBA

Assistant Manager, Commercial and Retail Banking
Mathew Cabralis, ABE Higher Dip. (Business Mgmt.)
Republic Bank Limited Profile

CUSTOMER CARE AND SUPPORT CENTRE
Manager, Customer Care and Support Centre
Gabrielle Dindayal, Dip. (Business Mgmt.)

ECONOMIC INTELLIGENCE UNIT
Economist
Garvin Joefield, BSc (Econ. and Mgmt.), MBA

GROUP ENTERPRISE RISK MANAGEMENT
Manager, Group Enterprise Risk Management
Anita King, MBA, BSc (Econ.)
Manager Enterprise Risk Management, Quality Assurance
Leslie Thompson, BA (Business Mgmt.)
Manager, Enterprise Risk Management Analysis
Jihann Millert, BSc (Actuarial Science), ASA CERA

GROUP MARKETING AND COMMUNICATIONS
Senior Manager
Kwame Blanchfield, BA (History and Gov’t.), MBA
Manager, Brand Management
Tisha Lee, B. Comm. (Marketing)
Marketing Manager, Business Segments
Karen Mc Sweeney, BSc (Bkg. and Fin.), Dip. (Fin. Mgmt.), IMBA
Marketing Manager, Personal Segments
Damian Cooper, BSc (Business Admin.), CIM, Cert. (Strategic Brand Mgmt.)
Manager, Analytics and Marketing Technology
Sharda Beharry, BSc (Hons.) (Computer Science and Mathematics), M Phil. (Computer Science), MPM

HEAD OFFICE
Manager
Karen Ann Sturge-Crichlow, BSc (Mgmt.), MSc (Strategic Leadership and Mgmt.), Dip. (Marketing)
Manager
Nycrisha Belgraves, BSc (Mgmt. Studies), CEFA
Manager, Head Office
Irmin John Albert, Dip. (Business Mgmt.)

Manager
Omarwatee Lackhan, FCCA, ACCA

Manager
Suelan De Sormeaux, BSc (Hons.) (Mgmt. Major) (Fin. Minor), MSc (Mgmt.), Dip. (Business Mgmt.), CAMS AMLCA, CPAML

Manager
Amar Ramlogan, BSc (Econ.), MSc (Econ.), MBA
Manager, Head Office
Sharon Lucky-Durbal, BSc (Info. Sys. and Mgmt.), MBA

HUMAN RESOURCES
Senior Manager, Group Employee and Industrial Relations
Preston George, BSc (Sociology), LLB, EMBA
Senior Manager, Group Human Resources
André St Clair, ACCA, BSc (Mgmt.), FCCA, MSc (Labour Employment Relations)
Industrial Relations Manager
Giselle Estrada, MBA
Manager, Manpower Planning
Paula Mottley-Emmanuel, MBA, IBAF, P. Grad. (Business Admin.)
Manager, Learning and Talent Development
Camille-Moseley-Joefield, BSc (Mgmt.), CIM, IBAF, MBA
Manager, Compensation and Benefits
Gillian Arneaud, Dip. (Business Mgmt.)
Manager, HRIS
Addison Wayne Mitchell, BSc (Computer Science and Mgmt.), HND (Computer Studies)
Manager, Employee Engagement
Somers Julien, BSc (Gov’t and HR), MSc (HR)

INTERNAL AUDIT
Manager, IT Audits
Brian Keshwah, BSc (Computing and Info. Sys.), EMBA, CSI, CISM, AIMIS
Manager, Professional Practices
Wendy Anne Bosse, BSc (Hons.) (Mgmt. Studies), AICB
<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Qualifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager, Finance Audits</td>
<td>Naseem Ali-Lopez, FCCA</td>
<td></td>
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<tr>
<td>Manager, Internal Audit</td>
<td>Elizabeth Deen, Dip. (Bkg.), AMLCA, Cert. (Acct.) (Tech A), CIA</td>
<td></td>
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<tr>
<td>Manager, Internal Audit, Corporate Audits</td>
<td>Eugene Lee, Dip. (Business Mgmt.)</td>
<td></td>
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<tr>
<td>Manager, Internal Audit, Group Audits</td>
<td>Marsha Ollivierre, ACCA, CIA</td>
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<tr>
<td>Head, Legal Services</td>
<td>Joel Chadha, PgDip. (Law), LPC, BA (Hons.) (Business Fin.), MBA</td>
<td></td>
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<tr>
<td>Manager, Legal Services</td>
<td>Dyan Wellington, BA (Jurisprudence), MA (Oxon), LEC</td>
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<tr>
<td>Manager, Legal Services (Compliance)</td>
<td>Melissa Jankie, BSc (Economics), LLB (Hons.), LPC</td>
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<tr>
<td>Manager, Legal Services (Compliance)</td>
<td>Andrea De Matas, LLB, LEC</td>
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<tr>
<td>Manager, Loan Delivery Centre</td>
<td>Latisha De Gannes, MBA, BSc (Hons.) (Mgmt.), Dip. (Bkg.)</td>
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<tr>
<td>Assistant Manager</td>
<td>Laura-Lee Mouttet, Dip. (Business Mgmt.), CFA</td>
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<tr>
<td>Manager, Overseas Operations</td>
<td>Jimmy Cedeno, BSc (Mgmt. Studies), EMBA</td>
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<tr>
<td>Manager, Operational Risk</td>
<td>Antonia Dickson-Frederick, BSc (Acct.), Dip. (Bkg.)</td>
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<tr>
<td>Manager, Business Continuity</td>
<td>Joelle Bannatyn, BSc (Mgmt.), MBA, CBCP, CIRCA, CBCS</td>
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<tr>
<td>Manager, Corporate Security</td>
<td>Terrence A.M. Butcher, Dip. (CFAFD), Dip. (Business Mgmt.)</td>
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<tr>
<td>Assistant Manager, Corporate Security</td>
<td>Sherwin Forte, Dip. (Caribbean Forensics and Fin. Fraud Inst.), Arts Foundation Degree</td>
<td></td>
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<tr>
<td>Manager, IT Security</td>
<td>Adesh Rampat, BSc (Electronic Eng.), PgDip. (MIS), PgDip. (Mgmt.), Cert. (Business Law)</td>
<td></td>
</tr>
<tr>
<td>Manager, IT Security</td>
<td>Capil Boodram, ACCA, BA (Business Admin.), MSc (Fin. Mgmt.), CISA, Adv. Dip. (Business Mgmt.)</td>
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<tr>
<td>Assistant Manager, Card Fraud Management</td>
<td>Terrance Worrell, AS (Security Admin. and Mgmt.), Dip. (Business Mgmt.)</td>
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<tr>
<td>Senior Manager, Planning and Financial Control</td>
<td>Joy Inniss, FCCA, ACCA, MSc (Intl. Fin.)</td>
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<tr>
<td>Manager, Finance</td>
<td>Giselle Alexander, FCCA</td>
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<tr>
<td>Manager, Finance – Group</td>
<td>Nicole Mc Farlene-Lucas, FCCA, MBA</td>
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<tr>
<td>Manager, Compliance and Regulatory Reporting</td>
<td>Sursatee Vashti Boodram, FCCA, ACCA</td>
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<tr>
<td>Manager, Business Performance Management</td>
<td>Joyce Ramkumar, BSc (Info. Sys.), ADMIS, CISA</td>
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<tr>
<td>Manager, Finance Overseas</td>
<td>Nyron Mahadeo, FCCA, ACCA</td>
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<tr>
<td>Project Manager, Portfolio Management</td>
<td>Nathasha Shakira Smith-Cedeno, BSc (Computer Sc. and Mgmt.)</td>
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<tr>
<td>Manager, Operational Risk</td>
<td>Mark Bishop, Dip. (Business Mgmt.), BSc (Civil Eng.), BSc (Hydraulic Eng.)</td>
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<tr>
<td>Project Manager, Premises</td>
<td>Marvin Sinanan, BSc (Civil Eng.)</td>
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</tr>
</tbody>
</table>
Republic Bank Limited
Profile

Manager, Premises
Sheldon Ramkissoon, IMBA, BSc (Project Mgmt.)

CREDIT RISK MANAGEMENT
Senior Manager
Helen Gonsalves, Dip. (Business Mgmt.)

Credit Manager
Beverly Richards, BSc (Mgmt.), Dip. (Bkg.) Dip (ACCA)

Credit Manager
Ena Dalchan-Mahabir, ACCA, MBA

SPECIAL PROJECTS
CALL CENTRE UPGRADE
Project Manager, Call Centre Upgrade Project
Valini Rajballie, ACIB

SPECIALIST OFFICES
CREDIT CARD CENTRE
Senior Manager
Shazard Mohammed, BSc (Hons.) (Econ.), PgDip. (Marketing, NPS, EMBA

Manager, Operations and Finance
Judith Punch-Wafe, Dip (Business Mgmt.), Dip. (HR Mgmt.), ACCA

Manager, Sales and Service
Fabian Kubalalsingh, Dip. (Business Mgmt.)

Manager
Charlotte Sahadeo-Bellemare, BA (French and Spanish), Dip. (Business Mgmt.), Dip. (Marketing), Dip. (Bkg.)

CREDITOR PROTECTION SUPPORT UNIT
Manager, Creditor Protection, Administration and Sales
Jo-Ann Ragoo-Khalawan, MBA, BSc (Mgmt. Studies), Adv. Dip. (Business Admin.), PMP, IMIS

ELECTRONIC CHANNELS AND PAYMENTS DIVISION
Manager, Process Transformation
Lana Ramroop, BSc (Electrical and Computer Eng.), MIEEE

Manager, Digital Operations
Emerson Dixon, Dip. IMIS

Manager, Digital Solutions
Paula Merritt, BA (Business Admin.)

Manager, Digital Business Automation
Marsha O’Neal, BSc (Sociology and Mgmt. Studies), MBA, Cert. (Proj. Mgmt.)

FOREIGN EXCHANGE CENTRE (FOREX)/GROUP TREASURY
Senior Manager, Treasury
Tracy-Anne Bartholomew, BSc (Math. and Econ.), PgDip. (Actuarial Mgmt. and Actuarial Science), Dip. (Actuarial Techniques)

Manager, Foreign Exchange and Dealing
Rush Ramoutar, BSc (Mgmt. and Fin.), MSc (Mgmt.)

Manager, Forex (Acting)
Charmaine St. Louis, BSc (1st Class Hons.) (Mgmt.)

Manager, Trade Services (Acting)
Liyana Adams-Crosbie

Manager, Treasury Investments
Suein Law, BSc (Chemistry and Mgmt.), CFA

INFORMATION TECHNOLOGY MANAGEMENT DIVISION
Senior Manager, Technology Advancement
Neal Motilal, Tech. Dip. (Telecom. Eng.), MBA

Senior Manager, Technology Delivery
Darryl Headley, BSc (Computing), Assoc. (Computer Science)

Manager, Production Support
Johnson Nath, IMIS, BSc (Computing and Info. Sys.), MBA, PGrad. (Business Admin.)

Manager, Data Centre Services
Kurt Dipnarine, MBA, Dip. (Bkg.) CIA

Manager, End User Services
Sabatry Ramnath, BSc (Hons.) (Computing), IMIS

Manager, Information Reporting and Data Management
Ron Mollineau, Dip. (Project Mgmt.)

Manager, Technology Deployment
Rehan Mohammed, MSc (Info. Sys. Mgmt.) BSc (Computer and Info Sys.)

Manager, Technology Infrastructure
John Corbin, Dip. (Business Mgmt.)
Manager, Application Support
Adrian Lee, BSc (Computer Science), Assoc. (Applied Science) (Info. Tech.)

Acting Manager, Overseas IT Operations and Governance
Jaya Ramnanan

Manager, Project Execution/IT Governance
Kiran Ramlakhan, BSc (Computer Science and Mgmt.), MSc (Computer Science)

INFORMATION TECHNOLOGY CONSOLIDATION DIVISION
Senior Manager, Technology Consolidation
Brent Cabrera, Dip. (Computer Systems Design), MSc (Strategic Business IT), IMBA, PGrad (Strategic Business IT)

Senior Manager, Business Consolidation
Viswarmath Dwarika, MBA, BSc (Hons) (Computing and Info. Sys.)

Manager, Change Management
Jonelle Salina, Dip. (Fin. Mgmt.), BSc (Mgmt. with Psychology), MBA

Manager, Application Support
Lisa Norville, BSc (Computer Science and Mgmt. Studies)

Manager, Process Operations
Wendy Ann Frenche, Dip. (Business Mgmt.)

Manager, Quality Assurance
Farah Ali

Manager, Project Execution
Laurel Phillip, BSc (Bkg. and Fin.), MSc (Project Mgmt.), PMP

Manager, Technology Deployment
Isa Mohammed, BSc (Info. Sys. Mgmt.), MBA

Manager, Technology Infrastructure
Regina Radix, BSc (Info. Tech.)

Manager, Business Conversion
Marsha Sanatan-Murray, BSc (Mgmt.), MBA

SHARED SERVICES
Project Manager
Robert Sharpe, Dip. (Business Mgmt.)

Manager
Cleavon Lewis, BSc (Computer and Info Sys.)

Manager
Jadgesh Ramjit, BSc (Mgmt.) (Econ. and Fin.), MBA, CMA

TRUST SERVICES DIVISION AND WEALTH MANAGEMENT LIMITED
Investment Manager, Trust Services
Jerome Gooptar, BSc (Mgmt.), CFA

Manager, Trust Services, Operations
Anneleise Thomas-Andrews, BSc (Sociology (Major) HR Mgmt. (Minor)

Manager, Trust Services
Suszanna Clarke, BA (First Class Honours)(Literatures - English), LLB (Upper Second Class Honours), LEC

WEALTH MANAGEMENT LIMITED AND REPUBLIC SECURITIES LIMITED
Republic Wealth Management Limited
Head
Carla Kelshall, BSc (Math. and Econ.), CFA

Assistant Manager, Finance
Selma Webb, FCCA

Manager, Wealth Management
Brad Tom Yew, BSc (Marketing), MBA

Manager, Head Office
Avinash Ramdeen, BSc. (Mgmt.) MBA (Int’l Fin.)(Dist.)

Brokerage Manager, Republic Securities
Lisa Leander Yeates, MBA

CORPORATE AND INVESTMENT BANKING
CORPORATE BUSINESS CENTRE – EAST/CENTRAL
Regional Corporate Manager
Vaughn Welsh, Dip. (Bkg.), ACIB, MBA

Corporate Manager
Ramish Maharaj, Dip. (Business Mgmt.), ACIB, MSc (Fin. and Mgmt.), MBA

Corporate Manager
Roopmin Ramkissoon-Ramdeo, ACIB
Republic Bank Limited
Profile

Corporate Manager
Derek Mohammed, Dip. (Business Mgmt.), ACIB

Credit Manager
Claudia Gonzales, MBA, BSc (Bkg. and Fin.)

Credit Manager
Chandradath Sookdeo, BSc (Bkg. and Fin.)

Credit Manager (Acting)
Melissa Ramdass-Shah

CORPORATE BUSINESS CENTRE - NORTH
Regional Corporate Manager
Karen Tom Yew-Jardine, BSc (Mgmt.), MBA (Fin.), LLB

Acting Credit Manager
Nicole Amow

Corporate Manager
Giselle Busby, BSc (Ind. Mgmt.), MBA

Corporate Manager
Andre Crosby, MBA

Corporate Manager
Adrian Riley, BSc (Acct.), MBA (Fin.)

Corporate Manager
Lisa Maria Morris, BSc (Econ. with Acct.), MBA

Corporate Manager
Charmaine Ramsubhag-Baball, Dip. (Business Mgmt.)

Corporate Manager
Charmaine Khan, Dip (Bkg.)

Credit Manager
Elliot Lezama

CORPORATE BUSINESS CENTRE – SOUTH
Regional Corporate Manager
Brian Alleyne, BA (Econ.), CFA, MBA

Corporate Manager
Ian Leonard, BSc (Hons.) (Mgmt. Studies), Dip. (Bkg.), Dip. (Business Mgmt.)

Corporate Manager
Rawlston Singh, Dip. (Bkg.), MBA

Corporate Manager
Venus Frith, BSc (Bkg. and Fin.), MSc (Int'l. Fin.)

Credit Manager
Veena Supersad, ACCA (Fin. Mgmt.)

INVESTMENT BANKING
Head, Investment Banking
Ray Klien, BA (Fin.), MBA

Manager
Sean Reid, MSc (Int'l Fin.), BSc (Econ. and Fin.)

BRANCH SALES NETWORK

BRANCH SALES MANAGER
Arima, Shops of Arima
Ann Marie Phillips, AAS, IBAF, Dip. (Business Mgmt.)

Centre City, Chaguanas
Marsha Lee Wing-Gopaul, Cert (Bkg.) IBAF, Dip. (Business Mgmt.)

Cipero Street
Verlene Browne, ACCA, BSc (Mgmt.), MSc (Strategic Leadership Mgmt.)

Couva, Atlantic Plaza
Robert Seetaram, Dip. (Bkg.), IBAF

Diego Martin/Glencoe
Simone Anthony, Dip. (Business Mgmt.)

Ellerslie Court
Nadine Riley, BSc (Bkg. and Fin.)

Fyzabad
Sonita Hosein

Gulf View
Keithan Weston, AIBAF, Dip. (Business Mgmt.)

Harris Promenade
Fazeeda Salamat, Dip. (Business Mgmt.)
High Street
Davi Samaroo-Singh, BSc (Econ.)

Independence Square
John Peter Clarke, BA (Hons.), MA

Long Circular Mall (Acting BSM)
Olivia Williams, MSc (Int’l Fin.) BSc (Bkg. and Fin.)

Marabella (Acting BSM)
Michelle Namsoo

Mayaro
Sharon Bertrand-Dwarica, BSc (Upper 2nd Class Hons.) (Mgmt. Studies)

Park Street/Hilton
Geeta Harricharan, Dip. (Bkg.), BSc (Bkg. and Fin.), IMIS

Penal (Acting)
Nerissa Doodhai-Ramdeen, MBA

Point Fortin
Damien Richards, Adv. Dip. (Business Admin.), BA (Business Mgmt.)

Princes Town
Wendy Ann Joseph, Dip. (Business Mgmt.), AICB, MBA

Promenade Centre
Grant Dass

Rio Claro
Petal Ramdass, BSc (Info. Sys. and Mgmt.)

Sangre Grande
Avinash Kalladeen

San Juan Lending Centre, San Juan
Vydanand Singh, Dip. (Business Mgmt.)

Siparia
Mukesh Harrikissoon, Dip. (Business Mgmt.) Dip. Law, Cert. (Bkg.)

South Park
Ralph Ragoonanan, MBA, AS (Business Mgmt.), Dip. (Bkg.)

Tragarete Road
Annmarie Frederick-Phillip, Cert. (HR Mgmt.), Dip. (Business Mgmt.)

Trincity (Acting)
Cynthia Charles

Tunapuna West/East
Nirmala Seetaram-Harrilal, Dip. (Bkg.), (IBAF)

University of the West Indies
Travis Sammy-Daniel, BSc (Bkg. and Fin.)

Valpark/Grand Bazaar
Damian Barnes, BSc (Mgmt.)

Westmall
Marcia Mohammed

Woodbrook
Joann Solomon, BA (Mgmt.) Adv. Dip. ABE, MBA

Tobago
Auchenskeoch/Main Street/Crown Point
Area Manager
Cheryl Harrilal, Dip. (Bkg. Mgmt.), MBA

Operations Manager
Auriol Small, BA (Business Mgmt.)
Republic Bank (Barbados) Limited
Board of Directors

DERWIN M. HOWELL
BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), Executive MBA, MIEEE, C.Eng.
Chairman

ROBERT A. CARTER
B. Math, CPA, CA
Business and Financial Consultant

ANTHONY CLERK
Dip. (Business Mgmt.), AIBAF, EMBA
Managing Director and Chief Executive Officer

MR. JAMES S. Y. EDGHILL
MSc (Hons.)
Managing Director, One Warrens Limited

DEBBIE A. P. FRASER
LLB (Hons.)
Attorney-at-Law

ANDREW P. HUTCHINSON
BSc (Hons.) (C. Eng.), MICE, F.Eng.
G. ANTHONY KING
BSc (Hons.), CITP
Director, Massy Barbados

WILLIAM deC. LAYNE
BA, CMA, ACS, FCA
Consultant

JACQUELINE H.C. QUAMINA
LLB, MA, MBA
Consultant
The Group Subsidiaries

Republic Bank (Barbados) Limited
Board of Directors

DERWIN M. HOWELL
BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), Executive MBA, SMIEEE, MIET, C.Eng.

Derwin M. Howell, Chairman, was appointed to the Board of Directors of Republic Bank (Barbados) Limited in 2019. He also serves on the Board of Republic Bank (Suriname) N.V. and is an Executive Director of Republic Bank Limited. Mr. Howell holds a Bachelor of Science in Electrical Engineering (First Class Honours) and an Executive Master of Business Administration both from the University of the West Indies (UWI). He holds a Master of Science in Telecommunications Systems from the University of Essex and is a graduate of the Harvard Business School Advanced Management Program (AMP). He is a Senior Member of the Institute of Electrical and Electronic Engineers (SMIEEE), a Member of the Engineering Council of the United Kingdom (Chartered Engineer) and a Member of the Institution of Engineering and Technology (MIET).

External Appointments
Mr. Howell is the Chairman of Habitat for Humanity Trinidad and Tobago and a Chancellor’s Representative on the UWI St. Augustine Campus Council.

ROBERT A. CARTER
B. Math, CPA, CA

Robert Carter was appointed to the Board of Republic Bank (Barbados) Limited in 2010. Mr. Carter has extensive experience in business and finance in the Caribbean, with a career spanning more than 30 years in financial management and the provision of financial and business advisory services. He has served as a Partner within the Eastern Caribbean practice of Coopers and Lybrand. He has also served as the Chief Financial Officer of a number of leading companies in Barbados including Sagicor Life Insurance and CIBC West Indies Holdings Limited, which was responsible for the operations of CIBC in the Caribbean (now known as CIBC FirstCaribbean International Bank). Mr. Carter holds a B.Math from the University of Waterloo, Canada, is a Chartered Accountant of Ontario, and is a member of the Institutes of Chartered Accountants of Barbados and Ontario.

External Appointments
Mr. Carter is the Principal of Robert A. Carter Associates, a financial consulting firm, and is a member of the Board of Trustees of the Amott Cato Foundation; a Director of Chancery Reinsurance Limited, and Sun General Insurance, Inc.

ANTHONY CLERK
Dip. (Business Mgmt.), AIBAF, EMBA

Anthony Clerk, Managing Director and Chief Executive Officer, Republic Bank (Barbados) Limited, was appointed to the Board of Republic Bank (Barbados) Limited in 2017. Mr. Clerk is a career banker with a decade of experience at the senior management level and has served as Regional Corporate Manager, Corporate Business Centre – East/ Central, Republic Bank Limited; General Manager, Credit, Republic Bank (Grenada) Limited; Corporate Manager, Corporate Business Centre – North, Republic Bank Limited; and Branch Sales Manager, Ellerslie Court, Republic Bank Limited.

Mr. Clerk holds an Executive Master of Business Administration and a Diploma in Business Management, both from the Arthur Lok Jack Global School of Business (UWI), and a Diploma in Banking from the Institute of Banking and Finance of Trinidad and Tobago. He has served as a Non-Executive Director on the Board of National Enterprises Limited.

JAMES S. Y. EDGHILL
MSc (Hons.)

James S. Y. Edghill was appointed to the Board of Directors of Republic Bank (Barbados) Limited in 2018. Mr. Edghill is a graduate of the University of Bristol – UK and holds a Master’s degree in Civil Engineering. He is the founder and principal of ITB Associates, Vision Development Inc. (VDI) and Airline Services Inc, Barbados. He is also the Managing Director of One Warrens Limited, a subsidiary of Caribbean Consultants Limited, the leading commercial real estate developer in Barbados. He has spearheaded commercial development projects such as One Welches and One Barbados Place and the Hyatt Centric Hotel.

Mr. Edghill is a former Financial Consultant providing services to firms throughout Western Europe and currently sits on the Board of several charitable and private sector organisations.
DEBBIE A.P. FRASER
LLB (Hons.), LEC (Merit)

Debbie Fraser was appointed to the Board of Republic Bank (Barbados) Limited in 2017. Ms. Fraser is a Partner at Clarke, Gittens, Farmer, Attorneys-at-Law, a former Chairman of the Copyright Tribunal of Barbados, and has lectured in various aspects of law at the University of the West Indies (Mona Campus, Jamaica) and the Mona Institute of Business. Ms. Fraser is a graduate of the University of the West Indies and the Norman Manley Law School, Jamaica where she received her Legal Education Certificate with Merit.

External Appointments
Ms. Fraser serves on the Board of Directors of the Financial Services Commission of Barbados.

ANDREW P. HUTCHINSON
BSc (Hons.) (C. Eng.), MICE, P. Eng.

Andrew Hutchinson was appointed to the Board of Republic Bank (Barbados) Limited in November 2012 and is the Senior Principal of Stantec Consulting for the Caribbean. A Barbadian registered Professional Engineer and a Chartered Engineer, Mr. Hutchinson has served as President of the Barbados Association of Professional Engineers, Chairman of the Engineers Registration Board, Barbados, President of the Caribbean Water & Wastewater Association (CWWA), and Commodore of the Barbados Yacht Club (2012-2015). He holds a Bachelor of Science with Honours in Civil Engineering from the University of the West Indies, St. Augustine campus and a Post Graduate Diploma with Disinction in Sanitary Engineering from the International Institute for Hydraulic and Environmental Engineering, Delft, Netherlands

External Appointments
Mr. Hutchinson is currently a Director of: the West India Biscuit Company (WIBISCO), Massy United Insurance Ltd. and Massy Holdings Ltd., Trinidad.

G. ANTHONY KING
BSc (Hons.)

G. Anthony King was appointed to the Board of Republic Bank (Barbados) Limited in 2004. Prior to his appointment, Mr. King served as Chairman of Neal & Massy’s Eastern Caribbean Division and subsequently as the Chief Executive Officer of the Barbados Shipping and Trading Group (BS&T) until 2012. Following his retirement from BS&T, he served as Chairman of Banks Holdings Ltd. and of Barbados Dairy Industries Limited. Mr. King has over the years also been active in the wider community being President of the Barbados Chamber of Commerce & Industry during the period: 1996-1998, and more recently he served for ten years until 2014 as a Director of the Barbados Private Sector Association and as Chairman of the Tourism Development Corporation (TDC). He holds a Bachelor of Science with Honours degree in Computer Science from the University of Essex, England.

External Appointments
Mr. King is currently a Director of: the West India Biscuit Company (WIBISCO), Massy United Insurance Ltd. and Massy Holdings Ltd., Trinidad.

WILLIAM deC. LAYNE
BA, CPA, CMA, ACIS, FCA

William Layne was appointed to the Board of Republic Bank (Barbados) Limited in 2000. A Chartered Accountant and Financial Consultant with a distinguished public sector record, Mr. Layne has served as Permanent Secretary in the Ministry of Finance & Economic Affairs, Director of Social Security, Financial Controller of Social Security, and Supervisor of Insurance. He is a former Council Member of the Inter-American Center for Tax Administrators (CIAT), and Chairman of the Tax Committee appointed by the Minister of Finance & Economic Affairs to review International Monetary Fund Tax recommendations. Mr. Layne has authored several articles, including ‘Financing of Social Security’, published in the Journal of the International Social Security Association (ISSA) 1990; ‘Reform of Barbados Tax System’, presented at the 2003 National Consultation on the Economy; ‘Investment of Social Security Funds’, presented at joint ISSA Inter-American Centre for Social Security Studies Conference (CISS) 1997 in Montevideo; and ‘Financing Pension Plans in Small Countries’, presented at the 40th Anniversary Conference of the Curacao Social Security Board in 2000.
Republic Bank (Barbados) Limited
Board of Directors

Educated at the University of the West Indies, the University of Connecticut and Harvard University, Mr. Layne holds a Bachelor of Arts in Economics and Sociology, is a Chartered Professional Accountant (Canada), a Fellow of the Association of Chartered Accountants of Barbados, and is an Associate of the Institute of Chartered Secretaries and Administrators of Canada.

External Appointments
Mr. Layne is Chairman of the Barbados Revenue Authority and the Practice Review Committee of the Institute of Chartered Accountants of Barbados, a Director of Cedarbrae Holdings Limited, Mventures Inc. and Cricket Franchise (Barbados) Inc.

JACQUELINE H.C. QUAMINA
LL.B, MA, MBA . Member of Gray’s Inn, Fellow of the Institute of Banking and Finance Trinidad and Tobago

Jacqueline Quamina was appointed to the Board of Directors of the Republic Group in 2016. She is a former Executive Director, of Republic Bank Limited and former Group General Counsel and Corporate Secretary at Republic Bank Limited and Republic Financial Holdings Limited. Ms. Quamina has extensive experience in corporate law as well as banking, finance and mergers and acquisitions in the Caribbean. Her experience in the Group also included responsibility for communications, governance, risk and compliance. An Attorney-at-Law with more than two decades of experience, she holds a Bachelor of Law from the University of the West Indies, St. Augustine and was called to the Bar of England and Wales where she is a member of the Honourable Society of Gray’s Inn. Ms. Quamina holds a Master of Arts degree from the University of London, an Executive Master of Business Administration from the University of the West Indies, and is a graduate of the American Bankers Association Stonier Graduate School of Banking and the Harvard Business School Advanced Management Programme. She has participated in the Corporate Governance, Executive Education Program, Stanford University, and has completed the Institute of Chartered Secretaries of Canada Director Education and Accreditation Programme and the Certificate in Corporate Governance at the Caribbean Corporate Governance Institute. In July 2016, Ms. Quamina was awarded the title of “Fellow of the Institute of Banking and Finance of Trinidad and Tobago for Distinguished and Meritorious Service to the Banking and Finance Industry”.

External Appointments
Ms. Quamina is the Chairman of the National Insurance Board of Trinidad and Tobago, she also serves on the Board of Republic Bank (Trinidad) Limited, Republic Finance and Trust (Barbados) Corporation, Republic Funds Incorporated and the National Gas Company of Trinidad and Tobago Limited. She is a member of the International Women’s Forum.
Anthony Clerk, Managing Director and Chief Executive Officer, Republic Bank (Barbados) Limited, was appointed to the Board of Republic Bank (Barbados) Limited in 2017. Mr. Clerk is a career banker with a decade of experience at the senior management level and has served as Regional Corporate Manager, Corporate Business Centre – East/Central, Republic Bank Limited; General Manager, Credit, Republic Bank (Grenada) Limited; Corporate Manager, Corporate Business Centre – North, Republic Bank Limited; and Branch Sales Manager, Ellerslie Court, Republic Bank Limited.

Mr. Clerk holds an Executive Master of Business Administration and a Diploma in Business Management, both from the Arthur Lok Jack Global School of Business (UWI), and a Diploma in Banking from the Institute of Banking and Finance of Trinidad and Tobago. He has served as a Non-Executive Director on the Board of National Enterprises Limited.
Republic Bank (Barbados) Limited
Executive Management

NAOMI DE ALLIE
BSc (Fin. Ser. Mgmt.), MSc (Fin. Sect. Mgmt.), ACIB
General Manager, Corporate and Commercial Credit

HAMANT LALLA
FCCA, MBA, Cert. IFRS
Corporate Controller

SHARON ZEPHIRIN
BSc (Acct.), EMBA
General Manager, Retail Banking
Republic Bank (Barbados) Limited
Executive Management

NAOMI E. DE ALLIE
BSc (Fin. Ser. Mgmt.), MSc (Fin. Sect. Mgmt.), ACIB

Naomi De Allie, General Manager, Corporate and Commercial Credit, has 20 years of banking experience, holds a Bachelor of Science and a Master of Science in Financial Services Management both from the University of Manchester, and is an Associate of the Chartered Institute of Bankers, UK.

HAMANT LALLA
FCCA, MBA, Cert. IFRS

Hamant Lalla, Corporate Controller, has significant accounting and finance experience, serving as the Chief Accountant for Republic Bank Limited before adopting his current position. Mr. Lalla is a Fellow of the Association of Chartered Certified Accountants, holds a Master of Business Administration from the Heriot-Watt University, a Degree in Applied Accounting and a Certificate in International Financial Reporting Standards.

SHARON ZEPHIRIN
BSc (Acct.), EMBA

Sharon Zephirin, General Manager, Retail Banking, has more than two decades of experience in operations and retail banking, taking on progressively senior roles over the past 10 years. Ms. Zephirin is a graduate of the University of the West Indies (UWI), Cave Hill Campus, with a Bachelor of Science with First Class Honours in Accounting. She also holds an Executive Master of Business Administration from the Cave Hill School of Business, UWI, Cave Hill campus.
Republic Bank (Barbados) Limited Profile

EXECUTIVE MANAGEMENT
Managing Director and Chief Executive Officer
Anthony Clerk, Dip. (Business Mgmt.), ABBF, EMBA

General Manager, Credit
Naomi E. De Allie, BSc (Fin. Ser. Mgmt.), MSc (Fin. Sect. Mgmt.), ACIB

Corporate Controller
Hamant Lalla, FCCA, MBA, Cert. FRS

General Manager, Retail Banking
Sharon Zephirin, BSc (Acct.) EMBA

Corporate Secretary/General Counsel
Sasha Shillingford, LLB, MBA

MANAGEMENT
Senior Manager, Retail Risk and Special Credit Unit
Carlos Brathwaite, BSc (Hons.) (Econ.), MA (Econ.)

Senior Manager, Human Resources
Yvonne Hall, BSc (Econ. and Mgmt.), MBA (Strat. Mgmt. and OB), CCP, CBR, GRP

Senior Manager, Retail Banking
Steven Jordan, BSc (Acct.), CGA

Human Resources Manager, Compensation and Benefits
Pedro Scantlebury, BSc (Hons.), MSc, CCP

Human Resources Manager, Administration
Rachelle White, BA (Hons.) (Econ.), MSc (HR Mgmt. and OB), CIPD

Human Resources Manager, Industrial Relations
Rhonda Walcott-Hackett, BA, PgDip. (Employment Law and IR), Cert. ADR, LLM (Intl Business)

Manager, Customer Care
Brian Charles, BA (Econ.), Dip. (Business Admin.)

Manager, Retail Risk and Collections
Harriet Cadogan, BSc (Econ. and Acct.) (Hons.) MBA (Fin.)

Manager, Marketing and Corporate Communications
Sophia Allsopp Cambridge, MCIPR, BA (Hons.), MA

Manager, Banking Operations
Erlene Parris, Exec. Dip. Mgmt. (Gen. Mgmt.)

Manager, Business Systems and Process Improvement
Ryan Rogers, BSc (Hons.) (Econ. and Acct.)

Manager, Legal Services
Kyesh Applewhaite, LLB (Hons.), LEC

Manager, Compliance
Michelle Williams-Boye, BSc (Hons.) (Soc. and Gov’t), Qualified Solicitor in the UK, FIBA-AML/CA, ICA Int’l Dip. (Ment.) (Governance, Risk and Compliance)

Manager, Operational Risk
Juliet Marshall, BSc (Hons.) (Mgmt. Studies), CISA, CDIRE

Manager, Card Services
Trudy Howard, Exec. Dip. Mgmt. (Gen. Mgmt.)

Manager, Republic Finance and Trust
Richard Rollocks, BSc (Mgmt.), MSc (Int’l Mgmt.)

Manager, Information Technology
Anderson Wade, MSc ISM, MCSE, CNA, Adv. Dip. CS ISM, Dip. CS

Manager, Centralised Securities Unit
Wilcy Bourne, Exec. Dip. Mgmt. (Gen. Mgmt.)

Manager, Corporate Credit
Stacey Hem Lee, BSc (Hons.) (Mgmt. Studies), CPA, CMA, CA

Manager, Corporate Credit
Corey Knight, BSc (Econ. and Mgmt.)

Manager, Corporate Credit
Shane Hewitt, BBA (Acct. and Fin.)

Manager, Commercial Credit
Kelin Roberts, BSc (Hons.) (Math. and Econ.)

Manager, Corporate Accounting
Cindy Best, BSc (Hons.) (Accts.), ACCA

Manager, Retail Services, Broad Street and Independence Square Cluster
Sandra Reifer-Wallerson, BA (Hons.) (Hist.), EMBA (Dist.)
Manager, Retail Services, Wildey and Worthing Cluster
Adam Waterman, BSc (Hons.) (Econ. and Acct.)

Manager, Retail Services, Mortgage and Premium Banking Centre
Carlos Beckles, BSc (Hons.) (Acct.)

Manager, Retail Services, Six Roads and Airport Cluster
Solange Bruce, BSc (Hons.) (Mgmt. Studies), MBA (Marketing)

Manager, Retail Services, Warrens Branch
Stephen Headley

Customer Service Manager, Limegrove Branch
Renata Goodman

Customer Service Manager, Independence Square Branch
Melanese Pinder-Marshall, Dip. (Mgmt.)

Customer Service Manager, Worthing Branch
Amanda Collymore-Brome, BSc (Bio), MSc (Mgmt.)
Michelle Palmer-Keizer was appointed Managing Director, Republic Bank (EC) Limited, in 2019. She is a marketing executive with considerable expertise in credit card business, specialising in Research Development and Financial Product Management, and has a wealth of experience in product development, operational management and strategic management.

As a senior member of the Republic Group for more than three decades, Michelle most recently served as the General Manager, Group Marketing and Communications and led the Bank’s digital and data transformation efforts to implement more diverse customer-centric banking services. Most notably, this includes integrating business intelligence, analytics, and various social media platforms as contemporary means of better engaging and serving customers.

She holds an Advanced Diploma in Marketing Management from the Association of Business Executives and a Diploma in Management Studies from the Arthur Lok Jack Global School of Business (UWI).

Ms. Palmer-Keizer currently serves as a Board member of Vision on Mission, a non-governmental organisation that helps rehabilitate and reintegrate ex-prisoners and socially displaced persons. She is a full member of the Association of Business Executives, from which she received the World Prize for Quantitative Methods and is a past president of the Trinidad Hotels, Restaurant and Tourism Association (THRTA).
Republic Bank (EC) Limited
Executive Management

JANELLE BERNARD
LLB (Hons.), MBA, CAMS, IRMCert
General Manager, Legal Services/Corporate Secretary

IDRIS FIDELA HAYNES
CPA, MBA (Fin.), BSc (Acct.)
General Manager, Corporate Services

SHAWN MOSES
MSc (Dist.) (Int’l Fin.), BSc (Econ. and Mgmt.)
General Manager, Retail and Business Banking
Republic Bank (EC) Limited
Executive Management

JANELLE BERNARD
LLB (Hons.), MBA, CAMS, IRMCert

Janelle Bernard, General Manager, Legal Services & Corporate Secretary, Republic Bank (EC) Limited is an experienced Attorney-at-Law and member of the Bar in Trinidad and Tobago (2002) and Barbados (2013).


Prior to her most recent appointment, Ms. Bernard served as Group Chief Compliance Officer/Senior Manager, Republic Bank Limited with responsibility for all aspects of the Group’s Anti-Money Laundering/Countering Terrorist Financing (AML–CTF) Sanctions and Tax Information Exchange programmes and systems. She is currently regarded among the Financial Action Task Force’s primary private sector AML–CTF experts in Trinidad and Tobago, and has represented the Republic Group at various international and regional panels on global trends and standards in AML–CTF.

Ms. Bernard has also served as in-house attorney at Republic Bank Limited and as Corporate Secretary to several subsidiaries of Republic Financial Holdings Limited.

She holds an Executive Master of Business Administration from the Arthur Lok Jack Global School of Business (UWI); a Bachelor of Laws (Upper Second Class Honours) from the University of the West Indies, St. Augustine; and a Legal Education Certificate from the Hugh Wooding Law School. Ms. Bernard has international certifications in AML, Enterprise Risk Management, Corporate Governance, and Regulatory Compliance.

IDRIS FIDELA HAYNES
CPA, MBA (Fin.), BSc (Acct.)

Idris Fidela Haynes, General Manager, Corporate Services, brings to bear considerable experience in Anti-Money Laundering (AML) Compliance having served as a Director, Anti-Money Laundering Compliance Program Officer, English-Speaking Caribbean, Bank of Nova Scotia. She has also served as Senior Manager, Monitoring, Advice, Testing and Training, Caribbean South, Bank of Nova Scotia (11 countries) and Senior Manager Compliance and Anti-Money Laundering, Caribbean East (nine countries).

Mrs. Haynes is a former Director/Regulator/Registrar of Companies, Trusts, Limited Partnerships, Foundations and Non-Governmental Organisations as well as Director General, St. Kitts and a former Financial Inspector, Financial Services Regulatory Commission, St. Kitts. Trained by the Caribbean Financial Action Task Force (CFATF) and the Organisation for Economic Co-operation and Development (OECD) Global Forum as a financial examiner and assessor respectively, Mrs. Haynes has participated in conducting Mutual Evaluation Assessments of English-speaking member territories to assess compliance with the Financial Action Task Force 40 plus 9 (now 40 revised) recommendations. She has served on the CFATF’s Expert Review Group (ERG) and has served as Head of delegation and prime contact for St. Kitts and Nevis to the CFATF.

Mrs. Haynes has participated in conducting Phase 1 and Phase 2 OECD Peer Reviews of two countries in the Middle East (Bahrain and the United Arab Emirates) to assess their regimes for the exchange of information for tax purposes and has contributed to various AML publications.

SHAWN MOSES
MSc (Dist.) (Int’l Fin.), BSc (Econ. and Mgmt.)

Shawn Moses, General Manager, Retail and Business Banking, has more than a decade of experience in Portfolio Management and Business Development with expertise in negotiation, risk assessment, and transaction closing. Prior to his most recent appointment, he served as Corporate Manager, Corporate Business Centre – North where he developed and maintained clients’ portfolios and consistently exceeded his new business, asset growth, and income targets. Mr. Moses holds a Master of Science in International Finance with Distinction from the Arthur Lok Jack Global School of Business (UWI) and a Bachelor of Science in Economics and Management from the University of the West Indies, St. Augustine.
Republic Bank (EC) Limited
Country Management

DARRELLE HARRIGAN
MSc Int’l (Merit.) (Acct. and Fin.), BA (Fin.)
Country Manager, Anguilla

PAMELA HERBERT-DANIEL
Grad. (ICSA), FICB
Country Manager, St.Kitts and Nevis

GORDON JULIEN
MSc (Fin. Mgmt.), BSc(Econ. and Acct.)
Country Manager, Saint Lucia

STERL LYONS
BComm, ACIB
Country Manager, St. Vincent

GINA SEVERIN
HR Mgmt. (Dist.), Letter of Accomplishment (ICB)
Country Manager, Dominica

IGNACIA WILLIAM-BACHELOR
MSc (Dist.) (Int’l Fin.), BSc (Econ. and Mgmt.)
Country Manager, St. Maarten
Republic Bank (EC) Limited
Country Management

DARRELLE HARRIGAN
MSc Int’l (Merit.) (Acct. and Fin.), BA (Fin.)

Darrelle Harrigan, Country Manager, Anguilla, has more than a decade of banking experience at the managerial level, having most recently served as Branch Manager, Grand Anse, Grenada; Manager Personal Banking, Anguilla; and Assistant Manager, Personal Banking, Grenada.

Mr. Harrigan brings to bear diverse expertise in branch banking and operations, having consistently championed retail sales, branch operational effectiveness, and portfolio growth in Grenada and Anguilla.

He holds a Master of Sciences in in International Accounting and Finance with a concentration in Strategic Finance Practice with Merit from the University of Liverpool, London and a Bachelor of Arts in Finance from Nipissing University, Canada.

PAMELA HERBERT-DANIEL
Grad. (ICSA), FICB

Pamela Herbert-Daniel, Country Manager, St. Kitts and Nevis, is a banking professional with more than two decades of experience at the managerial level and brings to bear significant expertise in Corporate Governance, Financial Disclosure and Reporting, Corporate Strategy, and Enterprise Risk Management.

Prior to her current position, Mrs. Herbert-Daniel served as Country Manager, Bank of Nova Scotia, St. Vincent and as Managing Director, Director, Anguilla. Over the course of her extensive career, she has successfully led high-performing teams in St. Vincent, Anguilla, and St. Kitts and Nevis.

An Accredited Director the Institute of Chartered Secretaries and Administrators (Canada), Mrs. Herbert-Daniel also holds a Certificate from the Institute of Canadian Bankers. She has also served as Chairperson and Director of the Board of Scotiabank Anguilla Limited.

GORDON JULIEN
MSc (Fin. Mgmt.), BSc (Econ. and Acct.)

Gordon Julien, Country Manager, St. Lucia, is a senior management professional who has held a considerable number of leadership roles over the course of his career. Prior to his most recent position, Mr. Julien has served as General Manager & Country Head, St. Kitts and Nevis; Country Manager, Antigua; Management Trainee, Managing Director’s Office, Barbados, and Senior Manager, Compliance, Managing Director’s Office, St. Kitts.

He has significant retail operations experience as a former Branch Manager, Holetown Branch, Barbados; Personal Banking Manager, Bridgetown Branch; and considerable expertise in Credit Adjudication, Corporate and Commercial Banking, AML/CFT Compliance, and Project Management.

Mr. Julien holds an Master of Science in Financial Management from the Centre for Financial and Management Studies, University of London and a Bachelor of Science in Economics and Accounting with Honours from the University of the West Indies, Cave Hill Campus.

He is the current Corporate Secretary of the Eastern Caribbean Automated Clearing House Services Incorporated (ECACHSI), a former Director of the St. Kitts and Nevis Chamber of Industry and Commerce, and a former professional member of the Association of Certified Anti-Money Laundering Specialists (ACAMS).

STERL LYONS
BComm, AICB

Sterl Lyons, Country Manager, St. Vincent, is a banking management professional with more than two decades of experience accumulated during successful stints in Grenada, Jamaica, Barbados and St. Lucia.

Most recently, Mr. Lyons has served as Branch Manager, Warrens, Barbados and Branch Manager, Grand Anse, Grenada. Over the course of his career, Mr. Lyons has also acquired significant commercial and retail operations, business banking, collections, and accounting expertise.

Mr. Lyons holds a Bachelor of Commerce with a Certificate in Financial Services from Nipissing University, Canada and has an Associate Degree from the Institute of Canadian Bankers.
GINA SEVERIN
HR Mgmt. (Dist.), Letter of Accomplishment (ICB)

Gina Severin, Country Manager, Dominica, has successfully leveraged more than 25 years of experience built up across a diverse range of fields, including Human Resource and Performance Management, Branch Operations, Accounting, and Customer Service Delivery. Prior to her current position, Mrs. Severin has served as Manager, Service & Support, Money Laundering and Reporting Officer and Senior Operations Officer, Accounting. She has successfully completed a number of courses on Anti-Money Laundering, Risk Management, Workplace Safety and Inclusion, and Information and Cybersecurity Awareness and has delivered presentations on Performance Management and Financial Management and Budgeting.

Mrs. Severin holds a Master of Science in Human Resource Management and Training with Distinction from the University of Leicester and a Bachelor of Business Administration in Human Resource Management (Magna Cum Laude) from Columbus University. She also has a Letter of Accomplishment from the Institute of Canadian Bankers.

IGNACIA WILLIAM-BACHELLOR
MSc (Dist.) (Int’l Fin.), BSc (Econ. and Mgmt.)

Ignacia Florencia William-Bachellor, Country Manager, St. Maarten, is a career banking professional with more than 30 years of industry and branch management experience built up over the years as a senior leader within the Scotiabank, St. Maarten market. Prior to her current position, Mrs. William-Bachellor has served as Branch Manager, Simpson Bay; Merchant Services Officer; Commercial Services Officer, Human Resources; and Senior Operations Officer, Tellers Department. She has also served on two Special Projects Teams with oversight on conversion processes for San Salvador and Costa Rica and the Dominican Republic.

A graduate with Honours from the St. Maarten Academy, Mrs. William-Bachellor also holds a Certificate from the Academy of Certified Anti-Money Laundering Specialists (ACAMS) in Miami, Florida and has completed various training courses in Banking, Compliance, Anti-Money Laundering, Code of Conduct, Conscious and Unconscious Bias, Policy and Procedures, Customer Skills Enhancement, and Budgeting.
Republic Bank (EC) Limited Profile

EXECUTIVE MANAGEMENT
General Manager, Retail and Business Banking
Shawn Moses, BSc (Econ.), MSc (Int’l Fin.)

General Manager, Corporate Services
Idris Fidela Haynes, CPA, MBA (Fin.), BSc (Acct.)

General Manager, Legal Services / Corporate Secretary
Janelle Bernard, LLB (Hons.), EMBA, IRMCert

HEAD OFFICE DEPARTMENTS
Manager, Human Resources
Indira Leladharsingh, Dip. (Business Mgmt.)

BRANCH NETWORK
Anguilla Country Manager
Darrelle Harrigan, MSc Int’l (Merit.) (Acct. and Fin.), BA (Fin.)

Dominica Country Manager
Gina Severin, HR Mgmt. (Dist.), Letter of Accomplishment (ICB)

Saint Lucia Country Manager
Vernon Gordon Julien, MSc (Fin. Mgmt.), BSc (Econ. and Acct.)

St. Kitts and Nevis Country Manager
Pamela Herbert Daniel, Grad. (ICSA), FICB

St. Vincent Country Manager
Sterl Lyons, BComm, AICB

St. Marteen Country Manager
Ignacia Florencia William-Bachellor, MSc (Dist.) (Int’l Fin.), BSc (Econ. and Mgmt.)
Republic Bank (Cayman) Limited

Ravi Mykoo, Country Manager of Republic Bank (Cayman) Limited, has served the Bank in various leadership roles as both an analyst and manager for more than a decade. He is a Chartered Financial Analyst and a graduate of the University of the West Indies with a Bachelor of Science (First Class Honours) in Economics and Management. Mr Mykoo holds several professional Certificates in Treasury Risk Management, Basel: Understand and Transit, and Corporate Tax Training.
Republic Bank (Ghana) Limited
Board of Directors

CHARLES W. ZWENNES
LLB, LLM (Corporate and Commercial Law)
Chairman

FARID ANTAR
ACIB, FCIS, Dip. (Business Mgmt.), Cert. (Business Excellence)
Managing Director, Republic Bank (Ghana) Limited

MICHAEL ADDO
MBA (Fin.), MSAT (Insurance), BA (Econ.)
Non-Executive Director

DAVID ADDO ASHONG
Non-Executive Director

NIGEL M. BAPTISTE
BSc (Hons.) (Econ.), MSc (Econ.), ACIB
Director, Republic Bank (Ghana) Limited
Managing Director, Republic Bank Limited

PAUL KING ARYENE
BA (Modern History), Dip. (Diplomacy), Dip. (Investment Analysis)
Non-Executive Director
The Group Subsidiaries

DAVID DULAL-WHITEWAY
BSc (Mgmt. Studies) MBA
Non-Executive Director

EBENEZER TETTEH TAGOE
BSc (Admin./Acct.), ACCA, FCCA
Non-Executive Director
Republic Bank (Ghana) Limited
Board of Directors

CHARLES W. ZWENNES
LLB, LLM (Corporate and Commercial Law)

Charles William Zwennes was appointed Chairman of the Board of Republic Bank (Ghana) Limited in April 2017. He is a Barrister-at-Law of England & Wales, a Barrister & Solicitor of the Superior Courts of Ghana, and is currently a partner at Gaise Zwennes Hughes & Co., Private Practitioners.

Mr. Zwennes is a member of the American Society of International Law (ASIL), Institute of Advanced Legal Studies (IALS), Chartered Institute of Arbitrators, Commonwealth Law Bulletin, Honourable Society of Gray’s Inn and the Ghana Bar Association.

Mr. Zwennes holds a Bachelor of Laws from the University of Kent, UK and a Master of Laws in Corporate and Commercial Law from the University of London, UK. He also holds a Certificate in Structuring, Negotiating and Documenting Oil and Gas Transactions from the Centre for Energy and Mineral Policy Law (CEMPL), University of Dundee, Scotland.

FARID ANTAR
ACIB, FCIS, Dip. (Business Mgmt.), Cert. (Business Excellence)

Farid Antar, Managing Director of Republic Bank (Ghana) Limited (RBGH), is a career banker with more than 39 years service to the Bank. He is the current Chairman of Republic Caribbean Investments Limited, Atlantic Financial Limited, and Republic Bank (Suriname) Holdings Limited. Mr. Antar is also a Director of G4S Holdings (Trinidad) Limited, London Street Project Company Limited and is a Trustee of the Caribbean Court of Justice Trust Fund. Mr. Antar is an Associate of the Chartered Institute of Bankers of the UK (ifs School of Finance) and a Fellow of the Institute of Chartered Secretaries and Administrators, UK. He attained a Certificate in Business Excellence from the Columbia Business School and a Diploma from the School of Bank Marketing and Management from the American Bankers’ Association.

MICHAEL ADDO
MBA (Fin.), MSAT (Insurance), BA (Econ.)

Michael Addotey Addo was appointed to the Board of Republic Bank (Ghana) Limited in May 2017 and is currently the Deputy Director-General responsible for Finance and Administration at the Social Security and National Insurance Trust (SSNIT).

He has extensive experience at the senior leadership level and has served on the Boards of several organisations including Starwin Products Limited, Ghana International Bank (London), First Atlantic Bank and Prudential Bank.

Mr. Addo holds a Master of Business Administration in Finance from the Johnson Graduate School of Management, Cornell University; a Master of Science in Accounting and Taxation (Insurance) from the Barney School of Business, University of Hartford, and a Bachelor of Arts in Economics from the Bates College.

DAVID ADDO-ASHONG

David Addo-Ashong was appointed to the Board of Republic Bank (Ghana) Limited in June 2018. A Senior Partner at Ashong Benjamin & Associates, he is a Member of the Ghana Bar Association and holds a Bachelor of Laws from the University of Ghana, Legon and a Bachelor of Laws from the Ghana Law School.

He has held several key positions at various organisations including the Office of the Ombudsman, First Atlantic Merchant Bank, Merchant Bank (Ghana) Limited (now Universal Merchant Bank (UMB)) and Home Finance Company Limited (now Republic Bank Ghana).

External Appointments
Mr. Addo-Ashong serves as a Director at Afina Asset Management Limited, Econet Ghana Limited, AGM Petroleum Ghana Limited, and Republic Investment Services Limited. He also serves on the Ghana Olympic Committee and is the President of the Ghana Basketball Association.
NIGEL M. BAPTISTE  
*BSc (Hons.) (Econ.), MSc (Econ.) ACIB*

Nigel M. Baptiste, Managing Director, Republic Bank Limited and President and Chief Executive Officer, Republic Financial Holdings Limited since 2016, is a career banker with more than two decades of experience. Prior to his current position, he has served as Deputy Managing Director and Executive Director of Republic Bank Limited, General Manager Human Resources as well as Managing Director of the Group’s subsidiary in Guyana. Mr. Baptiste currently serves on the Boards of Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Ghana) Limited, Cayman National Corporation and other subsidiaries within the Republic Group. He holds a Bachelor of Science with Honours and a Master of Science in Economics from the University of the West Indies, is a graduate of the Harvard Business School Advanced Management Programme, holds a Diploma with distinction from the ABA Stonier Graduate School of Banking (USA), and is a member of the Chartered Institute of Bankers (England).

PAUL KING ARYENE  
*BA (Modern History), Dip. (Diplomacy), Dip. (Investment Analysis)*

Paul King Aryene was appointed to the Board of Republic Bank (Ghana) Limited in April 2015. A diplomat of high repute, Mr. Aryene has served in various positions at both the Ministry of Foreign Affairs and Overseas Missions. He has served as the Ambassador to the Federal Republic of Germany with concurrent accreditation to Estonia, Latvia and Lithuania.

Mr. Aryene holds a Degree from the University of Ghana, Diploma in Diplomacy from the University of Nairobi and a Diploma in Investment Analysis from the Research Institute of Investment Analysts, Malaysia.

DAVID DULAL-WHITEWAY  
*BSc (Mgmt. Studies) MBA*

Mr. Dulal-Whiteway was appointed to the HFC Bank (Ghana) Limited Board in April, 2013 as a representative of Republic Financial Holdings Limited. Mr. Dulal-Whiteway retired as Managing Director of the Republic Bank Group in February, 2016. He was a Director on several Boards of the Republic Bank Group and is Chairman of the Foundation for the Enhancement and Enrichment of Life (FEEL), a non-profit organisation. He is a seasoned banker with over 25 years’ experience in banking. Mr. Dulal-Whiteway holds a Bachelor of Science in Management Studies from the University of the West Indies (UWI) and a Master of Business Administration from the University of Western Ontario.

EBENEZER TETTEH TAGOE  
*BSc (Admin.)(Acct.), ACCA, FCCA*

Ebenezer Tetteh Tagoe was appointed to the Board of Republic Bank (Ghana) Limited in April 2015. He has significant experience in accounting and administration, has served in various management positions with the United Nations World Food Programme, Peat Marwick Mitchell (London) and Mobil Oil Ghana Ltd., and was the Board Chairman of the State Enterprises Audit Corporation, a corporation established to audit state organisations.

Mr. Tagoe holds a Bachelor of Science in Administration (Accounting) from the University of Ghana and is a Fellow of the Chartered Association of Certified Accountants (FCCA).

External Appointments
Mr. Tagoe is also a Board Member of Adisadel College and Council Member of Accra Ridge Church.
Mr. Farid Antar, Managing Director of Republic Bank (Ghana) Limited, is an experienced banker with over 39 years of both professional and practical exposure in the banking and financial services industry in both Trinidad and Tobago and Barbados. Prior to his appointment to Republic Bank (Ghana) in May 2019, he served as the General Manager, Group Enterprise Risk Management at Republic Bank Limited and Chief Risk Officer at Republic Financial Holdings Limited. Mr. Antar has also served as: the Chairman of the Board of Directors of Republic Caribbean Investments Limited, Atlantic Financial Limited and Republic Bank (Suriname) Holdings Limited; as Director of Director of G4S Holdings (Trinidad) Limited and the London Street Project Company Limited; and as Trustee for the Caribbean Court of Justice Trust Fund (CCJTF).

Mr. Antar holds a Certificate in International Marketing from the Institute of Business, University of the West Indies, Certificate from the School of Bank Marketing and Management, American Bankers Association, USA Certificate in Business Excellence from Columbia Business School, USA. Anti-Money Laundering Certified Associate (AMLCA); Associate of the Chartered Institute of Bankers (ACIB) and a Fellow of the Institute of Chartered Secretaries & Administrators (ICSA), UK.
Republic Bank (Ghana) Limited
Executive Management

BEATRIX AMA AMOAH
LLB, BL, MBA
Company Secretary

CHARLES AGYEMAN BONSO
BBA (Acc.), MGA, MIS (Mgmt. Information Systems)
General Manager, Technology and Business Systems Support

KALAWATEE BICKRAMSINGH
CPA, ICATT, MBA, Dip. (Fin. Mgmt.), Dip. (Business Programs)
General Manager, Risk Management

BENJAMIN DZOBO
MBA (Fin. and Mgmt.), MPA, ICA, APM, CFE
General Manager, Finance and Strategy

MADELINE NETTEY
Chief Executive Officer, Republic Investments (Ghana) Limited

ANNETTE WATTIE
Dip. (Business Mgmt.), Cert. (Project Mgmt.)
General Manager, Retail Banking
Republic Bank (Ghana) Limited  
Executive Management

BEATRIX AMA AMOAH  
LLB, BL, MBA

Beatrix Ama Amoah, Company Secretary, has significant legal expertise as the former Head of the Mortgages Department and Legal Department of HFC Bank Ghana Limited, before assuming her current role in 2015. A member of the Ghana Bar Association, Ms. Ama Amoah holds a Bachelor of Laws with Honours from the University of Ghana, a Bachelor of Laws from the Ghana School of Law and a Master of Business Administration from Aston Business School, UK. She has worked with the Regeneration Team of the Legal Department of the London Borough of Hackney where she served as a member of various economic regeneration project teams providing legal representation and advising on a broad spectrum of issues ranging from property matters to the selection of development partners.

CHARLES AGYEMAN BONSU  
BBA (Acct.), MGA.MIS (Mgmt. Information Systems)

Charles Agyeman Bonsu, General Manager, Technology and Business Systems Support, has more than 30 years of experience in Banking, Information and Communication Technology, Housing and Real Estate Financing, and Management, including 15 years exclusively spent within the housing finance industry at Fannie Mae in the United States. He has served in various roles in Mortgage Backed Securities (MBS) Accounting, Management Information Systems (MIS), MBS Acquisitions, and MBS Operations. He is a former local lead consultant on the design and development of the Ghana Automated Trading and Execution Settlement System (GATES) for the Ghana Stock Exchange. Mr. Bonsu holds a Bachelor of Business Administration in Accounting from Howard University, Washington DC and an MGA.MIS (Management Information Systems) from the University College, University of Maryland, USA.

KALAWATEE BICKRAMSINGH  
CPA, ICATT, MBA, Dip. (Fin. Mgmt.), Dip. (Business Programs)

Kalawatee Bickramsingh, General Manager, Risk Management, has more than 35 years of banking experience, 15 of which have been in Corporate Banking. She was a member of the Credit Risk Management team at Republic Bank Trinidad for four years prior to her joining Republic Bank (Ghana) limited in 2018. During her tenure at Credit Risk Management she facilitated several Credit Analysis Techniques programmes across the Group. Ms. Bickramsingh is a member of the Chartered Professional Accountants (CPA) Nova Scotia, Canada and the Institute of Chartered Accountants of Trinidad and Tobago (ICATT). She holds a Master of Business Administration from the Heriot Watt University and a Diploma in Financial Management from the Association of Chartered Certified Accountants. She also holds a Diploma in the Business Program for Bankers with Honours from the Institute of Canadian Bankers.

BENJAMIN DZOBOKU  
MBA (Fin. and Mgmt.), MPA, ICA, AFM, CFE

Benjamin Dzoboku, General Manager, Finance and Strategy, has significant financial services experience, serving at various times in his career as a Senior Internal Auditor; Head, Risk Management; Group Head – Internal Audit; Financial Controller; Treasurer; and General Manager, Banking Operations. Mr. Dzoboku holds a Master of Business Administration in Financial Management from St. Clements University, UK, and a Master of Public Administration from the Ghana Institute of Management and Public Administration (GIMPA). He is a Chartered Accountant (ICA, Ghana), a Fellow of the Institute of Financial Accountants (UK) and is a member of the Chartered Institute of Taxation (CIT, Ghana) and Certified Fraud Examiners (CFE, USA).

MADELINE NETTEY

Mrs. Madeline Nettey, is the Chief Executive Officer, Republic Investments (Ghana) Limited. Prior to her appointment she was the Chief Executive Officer of Republic Securities (Ghana) Limited, a subsidiary of Republic Bank (Ghana) Limited. She also served as the Manager for the Financial Advisory Services Department of Republic Investments (Ghana) Limited and Head of Research at Republic Securities (Ghana) Limited respectively.

She joined the Republic Bank Group in the year 2011. Prior to joining Republic Bank, Madeline managed the Corporate Finance and Research Department at Strategic African Securities Limited, an investment bank in Ghana. Her rich experience in the investment banking industry spans Corporate Finance, Portfolio Analysis and Management, and Brokerage and Investment Research. Mrs. Nettey has played key roles in several rights issues on the Ghana Stock Exchange. She was also very instrumental in raising the Bank’s minimum capital from GHS 50 million to GHS 400 million through right issues.
Madeline holds a Bachelor of Science in Mathematics with First Class Honors from the Kwame Nkrumah University of Science & Technology (KNUST), Kumasi, Ghana, and a Master of Philosophy in Finance from the University of Cambridge Judge Business School, UK. She is licensed as a Dealer Representative by the Securities and Exchange Commission (SEC), Ghana.

ANNETTE WATTIE

ACIB, Dip. (Business Mgmt.), EMBA (Dist.)

Annette Wattie, General Manager, Retail Banking, Republic Bank (Ghana) Limited, is an inveterate banker who brings to bear more than 30 years of retail banking, branch operations, and supervisory and management expertise.

Prior to her most current role as General Manager, Ms. Wattie served as Regional Sales Manager, Republic Bank Limited – a position with oversight and responsibility for more than 10 branches of varying sizes and staff complements. During her years of service, she has also successfully led teams at small, medium and large branches across Trinidad and Tobago, served as a relief manager in the Business Systems and Process Improvement (BSPI) Department, as an Operations Manager, and as a Senior Audit Official in the Bank’s Internal Audit Department.

Ms. Wattie has served as a Staff Trustee of the Republic Bank Employee Pension Plan, and currently serves as a member of the Bank’s Board Appointed Job Evaluation Panel. She holds an Executive Master of Business Administration degree with Distinction and a Diploma in Business Management both from the Arthur Lok Jack Global School of Business (UWI), and is an Associate of the Chartered Institute of Bankers (ACIB).

Ms. Wattie has also completed several short course executive management and training programmes at Dale Carnegie, the Cranfield School of Management, UK, the University of Miami, and the BAI Graduate School of Banking, University of Wisconsin.
Republic Bank (Ghana) Limited
Profile

EXECUTIVE MANAGEMENT
Managing Director
Farid Antar, ACIB, FCS, Dip. (Business Mgmt.), Cert. (Business Excellence)

Company Secretary
Beatrix Ama Amoah, LLB, BL, MBA

General Manager, Finance and Strategy
Benjamin Dzoboku, MBA (Fin. and Mgmt.), MP. Adm., ICA, AFM, CFE

General Manager, Risk Management
Kalawatee Bickramsingh, MA (Bus. Admin), Dip. (Fin. Mgmt.), Dip. (Business Programs), CPA, ICATT

General Manager, Risk Management (Designate)
Bernard Gyebi, MBA, (PG/Corp. Mgmt. and Fin.), BSc (Planning)

General Manager, Technology and Business System Support
Charles Bonsu, BBA (Acct.), MBA

Senior Manager, Retail Banking
Dan Adjetey Mohenu, MBA (Fin.), MSc (Dev’t. Fin.), Advance Diploma (Mgmt.) (Acct.), BSc (Math)

Senior Manager, Human Resources
Frances Sallah Brown, Dip. (Journalism), BA (Hons.) (HRM), MCIPD, APMP

Senior Manager, Human Resources (Designate)
Tetteh Mamah, EMBA, BSc Biological Science, Advance Cert. (HR Mgmt.), HR Professional In Bkg., Member IHRMP, Member SHRM

Senior Manager, Corporate Banking
Rodney N. A. Saint Acquaye, BSc (Agr.), EMBA, ACIB

General Manager, Republic Investments Services
Madeline Nettey, BSc (Math.), MPhil (Fin.)

General Manager, Republic Boafo Microfinance
Kofi Agyenim Boateng, LLB, BL, ACIB

HEAD OFFICE DEPARTMENTS
Internal Auditor
Joseph Laryea Ashong, MBA (Fin.), ICAG, ACFE

Senior Manager, Compliance
Amiel Codjoe, BA (Law and Linguistics), LLB, BL

Senior Manager, Treasury, Institutional Banking and Cash Management
Nana Yaa Korang Faakye, BSc (Admin.) (Bkg. and Fin.), MBA (Int. Bkg. and Fin.), ACIB

Senior Manager, Legal
Hans Abboud Awude, BA (Political Science and Religion), LLB, BL

Senior Manager, Finance
Ferguson Ofori-Atta, BSc (Admin.) (Acct.), ICAG, ACCA

Senior Manager, Technology
Samuel Dakurah, BSc (Computer Science), MSc (Engineering and Project Mgmt.), PRINCE2, ITIL

Senior Manager, Recoveries and Collections
Festus Tornam Habada, HND (Marketing), BBA (Marketing), BSc (Marketing), EMBA (Fin.)

Manager, Credit Risk
Emmanuel Fobri, BA (Econ.), PGDE, MBA (Fin.), ACCA

Manager, Credit Administration
George Teisika Leigh, BEd (Social Science), EMBA (Marketing)

Manager, International Trade Services
Philip Louis Abadoo, Dip. (Acct.), BSc (HRM), MBA (HRM)

Manager, Operational Risk
Randy Osei Pipim, MSc (Electrical and Electronic Engineering), CISCA, ISACA, CIMA

Chief Risk Officer
Elvis Agyare-Boakye, MA (Econ. Policy Mgmt.), CFA (Level 1), BA (Econ.)

Manager, Administration
Alfred Noonoo, BSc (Building Technology), MBA (Project Mgmt.)
ZONAL MANAGERS (RETAIL BANKING)
Accra Zone
Jessica Benson Dzam, BSc (Business Admin.), MBA (Project Mgmt.)

Tema Zone
Daniel Obeng, BSc (Business Admin.), MBA (Marketing)

Central Zone
Akwasi Peprah Odoom, MBA (General Mgmt.), BSc (Agr.)

Western Zone and Northern Zone
Kwabena Sarfo Mainu, BSc (Admin.) (Bkg. and Fin.), ACIB

REPUBLIC INVESTMENTS SERVICES LIMITED
Deputy General Manager, Republic Investments
Divine Stanley Agbola, BSc (Admin) (Acct.), MA (Fin.)

Company Secretary, Republic Investments
Patience Enyonam Akoni, BA (French and Spanish), LLB, QCL

Head, Accounts
Martin Asante, BSc Admin. (Acct.), MSc (Acct. with Fin.), ACCA

Head, Asset Management
Edwin Gyamfi, BSc Admin. (Bkg. and Fin.)

Head, Managed Funds
Lydia Nkrumah, BSc Admin. (Fin.), EMBA (Fin.)

REPUBLIC BOAFO LIMITED
General Manager, Savings, Marketing and Administration
Evelyne Osei-Tutu, BSc Admin. (Bkg. and Fin.), MA (Marketing Strategy)

Company Secretary, Republic Boafo
Jacqueline Berko, LLB, BL
Republic Bank (Grenada) Limited
Board of Directors

GREGORY I. THOMSON
BSc (Math. and Physics), MBA
Chairman

LEON D. CHARLES
BSc (Hons.) (Agr. Mgmt.), MBA, Acc. Dir.
Chief Executive Officer, Charles and Associates Inc.

RICHARD M. LEWIS
HBA
General Manager/Director, Label House Group Limited

KEITH A. JOHNSON
BSc (Acct.), EMBA, ACCA
Managing Director

CHRISTOPHER HUSBANDS
BSc (Hons.) (Civil and Env. Eng.), MSc (Proj. Mgmt.), MBA (Fin.) Acc. Dir.
General Manager, National Water and Sewerage Authority

PARASRAM SALICKRAM
FCCA, ACMA, CGMA, CA, CPA
General Manager, Group Risk, Republic Bank Limited
LESLE-ANN SEON
BA (Hons.), LL.B. (Hons.)
Principal, Seon & Associates

GRAHAM K. WILLIAMS
BA (Econ.)
Managing Director/Chairman, Westerhall Estate Limited

ISABELLE S.V. SLINGER
BSc (Info. Systems and Computers), CA
Managing Director, Comserv Limited

KAREN YIP CHUCK
Dip. (Business Admin.), ACIB, BSc (Hons.) (Econ.), MBA, CIA
General Manager, Commercial and Retail Banking, Republic Bank Limited
Republic Bank (Grenada) Limited
Board of Directors

GREGORY I. THOMSON
BSc (Math. and Physics), MBA

Gregory I. Thomson was appointed to the Board of Directors of the Republic Group in 2014. He served as the Deputy Managing Director of Republic Bank Limited for seven years before retiring from this position in 2012. He is currently the Chairman of the Board of Republic Bank (Grenada) Limited. Mr. Thomson has more than 35 years of experience in banking and finance and holds a Bachelor of Science in Mathematics and Physics from the University of the West Indies, St. Augustine campus and a Master in Business Administration from the University of Western Ontario, Canada.

External Appointments
Mr. Thomson is currently on the Board of Directors of One Caribbean Media Limited.

KEITH A. JOHNSON
BSc (Acct.), EMBA, AICB

Keith A. Johnson was appointed Managing Director of Republic Bank (Grenada) Limited in 2009. He started his banking career in Guyana in 1976, and has served in various leadership roles in the Bank’s Guyana operations. Mr. Johnson holds an Executive Master’s degree in Business Administration from the University of the West Indies (UWI), Cave Hill campus, a Bachelor of Science in Accountancy from the University of Guyana, and is an Associate of the Institute of Canadian Bankers.

External Appointments
Mr. Johnson is the Vice-President of the Eastern Caribbean Currency Union Bankers’ Association, and is currently the President of the Grenada Bankers’ Association.

LEON D. CHARLES
BSc (Hons.) (Agri. Mgmt), MBA, Acc. Dir.

Leon D. Charles was appointed to the Board of Republic Bank (Grenada) Limited in 1990.

Mr. Charles is the owner and manager of the consulting firm, Charles and Associates (CAA), Inc., with professional training including a Master of Business Administration from the University of Western Ontario, a Bachelor of Science (First Class Honours) in Agriculture Management from the University of the West Indies, and additional training in International Environmental Law, Overcoming Negotiation Deadlocks and Climate Finance Readiness.

He is active in a wide range of business and sustainable development fields at the local, regional and international levels. His core activities in business include strategic planning, project development and evaluation, management training, and facilitation; while activities in sustainable development include climate change advisory services, high level national representation at the United Nations climate change negotiations, poverty reduction, and early childhood development programming.

CHRISTOPHER HUSBANDS
BSc (Hons.) (Civil and Env. Eng.), MSc (Proj. Mgmt.), MBA (Fin.), Acc. Dir.

Christopher Husbands was appointed to the Board of Republic Bank (Grenada) Limited in 2015. He has been the General Manager of the National Water and Sewerage Authority since 2008. Mr. Husbands holds a Master of Business Administration in Finance from the University of Toronto, a Master of Science in Project Management from the Florida International University, and a Bachelor of Science with Honours in Civil and Environmental Engineering from the University of the West Indies. He has participated in a wide variety of short-term courses, conferences and workshops, and was awarded the designation of Accredited Director after completing the Eastern Caribbean Securities Exchange Directors Education and Accreditation Programme.

RICHARD M. LEWIS
HBA

Richard M. Lewis was appointed to the Board of Republic Bank (Grenada) Limited in 2015 and is the General Manager/Director of Label House Group Limited; the largest specialist label and packaging printer in the Caribbean. Mr. Lewis holds a Bachelor of Arts with Honours from the University of Western Ontario Richard Ivey School of Business, and is a graduate of the Newcastle Institute of Technology. He is also a Director of Republic Bank (Guyana) Limited and a Director of Republic Securities Limited.

External Appointments
Mr. Lewis is the Chairman of Prestige Business Publications and the Beacon Insurance Company Ltd.
PARASRAM SALICKRAM  
*FCCA, ACMA, CGMA, CA, CFA, FRM*

Parasram Salickram, General Manager, Group Risk, Republic Bank Limited, has been with the Republic Group for the past 15 years. Prior to his current position, Mr. Salickram was the General Manager, Planning and Financial Control and worked as an External Auditor in Guyana for seven years. In the past, he also performed the role of Chief Financial Officer in Republic Financial Holdings Limited and the Group’s subsidiaries in the Dominican Republic and Barbados. He is a Fellow of the Association of Chartered Certified Accountants and a member of the Chartered Institute of Management Accountants and the Chartered Global Management Accountants.

Mr. Salickram is a Chartered Financial Analyst (CFA) charterholder and holds the Financial Risk Manager (FRM) designation from the Global Association of Risk Professionals (GARP). He is also a graduate of the Harvard Business School Advanced Management Program (AMP).

LESLIE-ANN SEON  
*BA (Hons.), LLB (Hons.), LEC*

Leslie-Ann Seon was appointed to the Board of Republic Bank (Grenada) Limited in 2015. Admitted to practice at the Bars of Grenada, Barbados, and the British Virgin Islands since 1993, Ms. Seon has extensive experience in the fields of corporate and commercial law, insolvency, real estate, and cross-border transactional advisory work. She holds a Bachelor of Science with Honours and a Bachelor of Law with Honours from the University of the West Indies, and the Legal Education Certificate from the Hugh Wooding Law School.

**External Appointments**
Ms. Seon is the Principal of the law firm of Seon & Associates, currently serves as Chairman of the Grenada Investment Development Corporation, and is the Honorary Consul in Grenada for Chile.

ISABELLE S.V. SLINGER  
*BSc (Info. Systems and Computers), CA*

Isabelle S.V. Slinger was appointed to the Board of Republic Bank (Grenada) Limited in 2009. She is the Principal of Comserv Ltd; a company that has been providing Financial and Information Technology advisory services for more than 25 years. She is an Honours graduate of London Metropolitan University and holder of a Bachelor of Science in Computers and Information Systems. Ms. Slinger is a practicing member and secretary of the Institute of Chartered Accountants of the Eastern Caribbean (ICAEC). Ms. Slinger is also the Managing Director of The Tower Estate Grenada Ltd. She has extensive experience in developing accounting and information systems for the private sector.

**External Appointments**
Ms. Slinger currently serves on several boards including the Grenada Investment Development Corporation, T. A. Marrishow Community College, and David Slinger and Co. Ltd.

GRAHAM K. WILLIAMS  
*BA (Econ.)*

Graham K. Williams was appointed to the Board of Republic Bank (Grenada) Limited in 2012. He is the Managing Director and Chairman of Westerhall Estate Limited and has extensive experience in new product development and business expansion and development. Mr. Williams holds a Bachelor of Arts in Economics from the University of Windsor.

**External Appointments**
Mr. Williams is the Chairman of Guardian General Insurance (OECS) Limited.

KAREN YIP CHUCK  
*Dip. (Business Admin.), ACIB, BSc (Hons.) (Econ.), MBA, CIA*

Karen Yip Chuck, General Manager, Commercial and Retail Banking, has been a banker for 28 years and has served in a number of senior management positions within the Bank. She currently serves on the Boards of Stonehaven Villas Limited, Republic Bank (Grenada) Limited, Trintrust Limited, London Street Project Company Limited and the Trinidad and Tobago Chamber of Industry and Commerce. She is a graduate of the University of the West Indies (UWI), the Heriot Watt University of Edinburgh, is a Certified Internal Auditor, and an Associate of the Chartered Institute of Banking (ACIB).
Keith A. Johnson was appointed Managing Director of Republic Bank (Grenada) Limited in 2009. He started his banking career in Guyana in 1976, and has served in various leadership roles in the Bank's Guyana operations. Mr. Johnson holds an Executive Master's degree in Business Administration from the University of the West Indies (UWI), Cave Hill, a Bachelor of Science in Accountancy from the University of Guyana, and is an Associate of the Institute of Canadian Bankers.

External Appointments
Mr. Johnson is the Vice-President of the Eastern Caribbean Currency Union Bankers’ Association, and is also the current President of the Grenada Bankers’ Association.
Republic Bank (Grenada) Limited
Executive Management

CLIFFORD D. BAILEY
BSc (Computing and Info Systems), MSc (IT and Mgmt.)
General Manager, Operations

Shaeen Ghouralal, General Manager, Credit, is a career banker with more than 35 years of Credit and Corporate Banking experience within the Republic Bank Group. Ms. Ghouralal holds a Master of Business Administration from the Australian Institute of Business and a Diploma in Financial Management from the Association of Chartered Certified Accountants.

SHAEEN GHOURALAL
Dip. (Fin. Mgmt.), MBA
General Manager, Credit

CLIFFORD D. BAILEY
Clifford Bailey, General Manager, Operations, has 15 years of banking and information technology experience; serving most recently as Manager, Head Office at Republic Bank (Grenada) Limited and Regional IT Manager, Republic Bank Barbados. Mr. Bailey holds a Master of Science in Information Technology and Management from Aspen University and a Bachelor of Science in Computing and Information Systems from the University of London. Additionally, he holds Certificates in Risk and Project Management, Business Management, and various industry certifications in the IT field.
Republic Bank (Grenada) Limited

Profile

EXECUTIVE MANAGEMENT
Managing Director
Keith A. Johnson, BSc (Acct.), EMBA, AICB

General Manager, Credit
Shaeen Ghouralal, MBA, Dip. (Fin. Mgmt.)

General Manager, Operations
Clifford D. Bailey, BSc (Computing and Info Systems), MSc (IT and Mgmt.), Cert (Corp. Gov.)

HEAD OFFICE
Manager, Commercial Credit
Devon M. Thornhill, BSc (Hons.) (Bkg. and Fin.), MBA

Manager, Head Office
Mavis H. Mc Burnie, CAMS, AMLCA, Exec Dip. (Dist.) (Mgmt. Studies), AICB, MBA

Manager, Head Office
Kurt Mc Farlane

Manager, Business Support Services
Hermilyn E.M. Charles

Manager, Finance
Elizabeth M. Richards-Daniel, FCCA, MBA (Fin. Services)

Manager, Information Technology
Dorian L. Mc Phail

Manager, Human Resources, Training and Development
Aesia B. Worme, BSc (Hons.) (Social Sciences), EMBA (Dist.), CAMS, Dip. (Proj. Mgmt.)

BRANCH NETWORK
Republic House Branch
Manager, Retail Services
Mc Kie J. Griffith, BSc (Mgmt.)

Carriacou Branch
Officer-in-Charge
Roger J. Patrice

Gouyave Branch
Officer-in-Charge
Hesta Mc Leish-Cox, BSc (Bkg. and Fin.)

St. George’s Branch
Manager, Retail Services
Althea R. Roberts, AICB

Grenville Branch
Manager, Retail Services
Kathleen Harris-Forrest

Sauteurs Branch
Officer-in-Charge
Tarra A. Francis, BSc (Hons.) (Mgmt. Studies)
Republic Bank (Guyana) Limited
Board of Directors

NIGEL M. BAPTISTE
BSc (Hons.) (Econ.), MSc (Econ.), ACIB
Chairman
President and Chief Executive Officer, Republic Financial Holdings Limited

AMRAL FAZAL KHAN
Dip. (Business Mgmt.), BSc (Industrial Mgmt.), MBA
Managing Director

JOHN G. CARPENTER
AA, BSc (Food Sciences)
Chairman, Hand in Hand Group of Companies

ROY E. CHEONG
AA, FCR, FIAM, CLU
Chartered Insurer

YOLANDE M. FOO
AICB
Retired Senior Banking Executive, Republic Bank (Guyana) Limited

ANNA-MARÍA GARCÍA-BROOKS
Dip. (Mass Media and Comm.), Dip. (Business Mgmt.), EMBA
General Manager, Group Human Resources, Republic Bank Limited
Republic Bank (Guyana) Limited
Board of Directors

SHAMEER HOOSEIN
FCCA
Chief Executive Officer, Massy Gas Products (Guyana) Ltd.

RICHARD M. LEWIS
HBA
Executive Chairman, Label House Group Limited

RICHARD I. VASCONCELLOS
Chairman, A.N.K. Enterprises Inc.
NIGEL M. BAPTISTE  
BSc (Hons.) (Econ.), MSc (Econ.), ACIB

Nigel M. Baptiste, Chairman, Republic Bank Guyana Limited, is a career banker with more than two decades of experience. He is currently Managing Director, Republic Bank Limited and President and Chief Executive Officer, Republic Financial Holdings Limited since 2016. Prior to his current position, he has served as Deputy Managing Director and Executive Director of Republic Bank Limited, General Manager Human Resources as well as Managing Director of the Group’s subsidiary in Guyana. Mr. Baptiste currently serves on the Boards of Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Ghana) Limited, Cayman National Corporation and other subsidiaries within the Republic Group. He holds a Bachelor of Science with Honours and a Master of Science in Economics from the University of the West Indies, is a graduate of the Harvard Business School Advanced Management Programme, holds a Diploma with distinction from the ABA Stonier Graduate School of Banking (USA), and is a member of the Chartered Institute of Bankers (England).

AMRAL F. KHAN  
Dip. (Business Mgmt.), BSc (Industrial Mgmt.) MBA

Amral F. Khan was appointed Managing Director, Republic Bank (Guyana) Limited in August 2019. He is a career banker with over 34 years of experience and has extensive knowledge in Retail, Commercial and Corporate Banking with in-depth experience in Internal Audit and Risk Management. Mr. Khan holds a Bachelor of Science Degree in Industrial Management from the University of the West Indies (UWI), a Diploma in Business Management from the UWI Institute of Business and an International Master in Business Administration with specialisation in Innovation and Entrepreneurship from UWI. Mr. Khan is also a certified professional in Anti-Money Laundering.

External Appointments

Mr. Khan is a former President, Director, and Secretary of the Rotary Club of Arima, and a past member of the South Trinidad Rifle Association.

JOHN G. CARPENTER  
AA, BSc. (Food Sciences)

John G. Carpenter has extensive leadership experience and knowledge of the local and regional commercial industry having been involved in the management and directorship of several successful businesses over the years. He holds a Bachelor of Science Degree in Food Sciences, Cornell University and has a keen interest in the sustainable development of business in Guyana. Mr. Carpenter is a recipient of the Golden Arrow of Achievement.

Mr. Carpenter is the Chairman of Hand in Hand Fire and Life Insurance Group of Companies and is also a Director of Republic Bank (Suriname) N.V., Wieting and Richter Limited, Industrial Safety Equipment Inc., and Cellsmart Inc.

External Appointments

Mr. Carpenter is the Chairman of Hand-in-Hand Fire and Life Insurance Group of Companies and a Director of Republic Bank (Suriname) N.V., Wieting and Richter Limited, Industrial Safety Equipment Inc., and Cellsmart Inc.

ROY E. CHEONG  
AA, FCII, FLMI, CLU

Roy E. Cheong is a Chartered Insurer with vast management and financial matters expertise. Mr. Cheong has worked for many years in the insurance industry, serving as President of the Insurance Association of the Caribbean and the Insurance Association of Guyana before retiring as Managing Director of the GTM Group of Companies in Guyana. He is a Fellow of the Life Management Institute, a Chartered Life Underwriter, and a recipient of the Golden Arrow of Achievement.

External Appointments

Mr. Cheong serves on a number of boards, including the GTM Group of Insurance Companies and Banks DIH Limited.
Republic Bank (Guyana) Limited
Board of Directors

YOLANDE FOO
AICB

Yolande Foo is a retired career banker and has 45 years’ experience in the fields of banking, human resource management, training, and governance. She is a former Director of the St. Joseph Mercy Hospital, a past president of the Rotary Club of Demerara, former member of the National Tripartite Committee’s sub-committee on HIV/AIDS – Workplace Education Programme, and a former Trustee of the Guyana Girl Guides Association. Mrs. Foo continues to be actively involved in a number of humanitarian efforts and charitable ventures.

ANNA-MARÍA GARCÍA-BROOK
Dip. (Mass Media and Comm.), Dip. (Business Mgmt.), EMBA

Anna-María García-Brooks was appointed to the Board of Republic Bank (Guyana) Limited in 2016 and is the General Manager, Group Human Resources, Republic Bank Limited. Mrs. García-Brooks is a graduate of the University of the West Indies (UWI), (Mass Communications) and winner of the Pro-Vice Chancellor’s Prize for General Proficiency, First Place. She holds a Master of Business Administration from the Arthur Lok Jack Global School of Business (UWI), a post-graduate Diploma in Business Management from the UWI, and has completed executive management programmes at the University of Michigan Business School, the Wharton Business School at the University of Pennsylvania, and Harvard Business School. In 2014, Mrs. García-Brooks was named as one of UWI’s Distinguished Alumni.

External Appointments
Mrs. García-Brooks serves as Chairman of the Board of Catholic Media Services Limited.

SHAMEER HOOSEIN
FCCA

Shameer Hoosein was appointed to the Board of Republic Bank (Guyana) Limited in 2015 and is an accomplished business leader with more than 20 years’ experience in management. Mr. Hoosein is the Strategic Advisor to the Chairman of Massy (Guyana) Ltd., having previously served as the Chief Executive Officer of Massy Gas Products (Guyana) Ltd. (formerly Demerara Oxygen Company Limited) and as the Finance Director of Associated Industries Limited. He is a graduate of the Ivey School of Business, completing the Executive Development Program in 2005, and is a Fellow of the Association of Chartered Certified Accountants.

External Appointments
Mr. Hoosein holds several directorships in the Massy Group of Companies in Guyana and Jamaica and is also the Chairman of the Management Committee of the Massy Pension Fund Plan for Guyana.

RICHARD M. LEWIS
HBA

Richard M. Lewis was appointed to the Board of Republic Bank (Guyana) Limited in 2014 and is the Executive Chairman of Label House Group Limited; the largest specialist label and packaging printer in the Caribbean. Mr. Lewis holds a Bachelor of Arts with Honours from the University of Western Ontario Richard Ivey School of Business and is a graduate of the Newcastle Institute of Technology. He is also a Director of Republic Bank (Grenada) Limited and a Director of Republic Securities Limited.

External Appointments
Mr. Lewis is the Chairman of the Beacon Insurance Company and Director of Par 3 Ltd. a holding company for GISCAD Trinidad Ltd.

RICHARD I. VASCONCELLOS

Richard Vasconcellos has significant expertise in banking, having been involved in international banking for more than 15 years; during which period he held many senior management positions including that of Senior Vice President of Commerce Bank National Association.

External Appointments
Mr. Vasconcellos is the Chairman of A.N.K. Enterprises Inc., incorporated in Miami, Florida, and is a shareholder and Managing Partner of Carib Hibiscus Development, USA. Locally, he serves on the Board of Cellsmart Inc. and Santa Fe (Guyana) Limited.
Amral Fazal Khan was appointed Managing Director, Republic Bank (Guyana) Limited in 2019, bringing to the position his considerable banking experience accumulated over the course of three decades as a member of the Republic Bank Group. Prior to his appointment, Mr. Khan served in several managerial capacities within the Group, including, most recently, Regional Corporate Manager, East/Central; Senior Manager, Risk Management; Senior Manager, Internal Audit; and Corporate Manager, Corporate Business Centre – North.

He has completed several courses and training programmes, including the Certified Professional in Anti-Money Laundering (CPAML); Euromoney’s Advanced Business and Financial Analysis; the Advanced Credit Analysis Programme; and Negotiating to Win (AMA). Mr. Khan holds an International Master of Business Administration with Distinction, a Diploma in Business Management, and a Bachelor of Science with Honours in Management Studies all from the University of the West Indies, St. Augustine campus, Trinidad and Tobago.
DENISE HOBBS
Dip. (Business Mgmt.)
General Manager, Operations

PARBATIE KHAN
Dip. (Business Mgmt.), MBA, ACIB
General Manager, Credit

DENISE HOBBS
Denise Hobbs, General Manager, Operations, is a career banker with extensive Branch Network, Branch Operations and Internal Audit experience, and has served the Republic Bank Group for more than 35 years. Well-qualified in Business Management and Administration, Ms. Hobbs was appointed to her current position in 2010 and holds an International Diploma in Business Management/Administration with High Merit from Cambridge International College.

PARBATIE KHAN
Parbatie Khan, General Manager, Credit, has more than 35 years of experience in the banking industry; the greater part of which have been spent in the Credit stream with exposure to retail, commercial and corporate credit. Of these years, 20 were in the area of Corporate Financing. Mrs. Khan holds a Master of Business Administration from Heriot-Watt University and a Diploma in Business Management from the University of the West Indies. She is also an Associate of the Chartered Institute of Bankers.
Republic Bank (Guyana) Limited Profile

SENIOR MANAGEMENT
Managing Director
Amral Fazal Khan, IMBA (Dist.), Dip. (Business Mgmt.), BSc (Hons.) (Mgmt. Studies)

General Manager, Credit
Parbatie Khan, Dip. (Business Mgmt.), ACIB, MBA

General Manager, Operations
Denise Hobbs, Dip. (Business Mgmt.)

HEAD OFFICE
Senior Manager, Corporate and Commercial Credit
Sasenarain Jagnanan, AICB, Dip. (Bkg. and Fin.)

Manager, Branch Operations
Jadoonauth Persaud, Dip. (Bkg. and Fin.), MBA

Assistant Manager, Branch Operations
Gail Harding, AICB

Corporate Manager, Corporate and Commercial Credit
Carla Roberts, BSc (Acct.)

Credit Manager, Corporate and Commercial Credit
Diane Yhun

Manager, Finance and Planning
Vanessa Thompson, BAccSc (Mgmt.), FCCA, MBA

Manager, Human Resources
Shrimanie Mendonca, BSc (Biology), PyDip. (Education), MEd

Assistant Manager, Human Resources
Joann Williams, BA (English)

Manager, Corporate Operations
Denys Benjamin, AICB

Manager, Legal Services
Christine McGowan, LLM (Merit), LLB (Dist.), LEC (Hons.), AMLCA, CPAML

Senior Manager, Head Office
Ndidi Jones, Dip. (Sociology), LLB, LEC, LLM (Merit), CPAML

Manager, Marketing and Communications
Michelle Johnson, MCIPR, MACC (Dist.), PGDip. CIPR, BAccSc (Credit) (Mgmt)

Manager, Branch Support Services
Erica Jeffrey, ICB - Letter of Accomplishment

Manager, Information Technology
Yonnette Greaves, Dip. (Mgmt. Info. Systems) LIMIS

Assistant Manager, Information Technology
Yugisther Mohabir, MCSA

Manager, Internal Audit
Oral Rose, Dip. (Marketing), BAccSc (Dist.) (Mgmt.), AMLCA

Manager, Enterprise Risk Management
Michael Ram, AICB

Manager, Special Unit
Karen Assanah, AAT, AICB, BAccSc (Dist.) (Mgmt.), MSc (Fin. Mgmt.), Certified Credit Professional

BRANCH NETWORK
ANNA REGINA BRANCH
Manager
Guftree Ramsamooj, CAT, Certified Credit Professional

CAMP STREET BRANCH
Manager
Harry Dass Ghaness, ICB - Letter of Accomplishment, Certified Credit Professional

CORRIVERTON BRANCH
Officer-in-Charge
Sasenarine Bindranath, Dip. (Business Law) (ICM), AICB

D'EDWARD BRANCH
Manager
Joel Singh, AICB

DIAMOND BRANCH
Manager
Allison Mc Lean-King, AICB, Certified Credit Professional

LETHEM BRANCH
Officer-in-Charge
Nadia Khedaroo, AICB, Dip. (Public Mgmt.), BAccSc (Public Mgmt.)
Republic Bank (Guyana) Limited Profile

LINDEAN BRANCH
Manager
Jannis London, AICB, Dip. (Bkg.), BSocSc (Mgmt.), MBA

NEW AMSTERDAM BRANCH
Manager
Imran Saccoor, Dip. (Marketing), MBA

ROSE HALL BRANCH
Manager
Doodmattee Bhollaram, AICB, Certified Credit Professional

TRIUMPH BRANCH
Officer-in-Charge
Bibi Shaliza Seepersaud, AICB, Certified Credit Professional, MBA

VREED-EN-HOOP BRANCH
Manager
Eon Grant, BComm., AICB

WATER STREET BRANCH
Manager
Randulph Sears, Cert. (ICM), Dip. (Marketing), Certified Credit Professional, MCIM, MBA
Republic Bank (Suriname) N.V.
Supervisory Board of Directors

SHAZAN ALI
BSc (Hons.) (Mechanical Eng.)
Chairman and Chief Executive Officer, TOSL Engineering Limited

JOHN G. CARPENTER
BSc (Food Sciences)
Chairman, Hand-in-Hand Group of Companies

DERWIN M. HOWELL
BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), Executive MBA, MIET, MIEEE, C.Eng.
Executive Director, Republic Bank Limited

HANS RUDOLF LIM A PO
LLM
Director FHR Lim A Po Institute for Social Studies

INGRID MAY
MSc (Business Econ.)
Managing Director, Bedrijf Geneesmiddelen Voorziening

RAJENDRA PAHLADSINGH
RA (Registered Acct.)
Financial and Management Consultant, LN Pahladsingh Consultancy
Republic Bank (Suriname) N.V.
Supervisory Board of Directors

MICHELLE PALMER-KEIZER
Adv. Dip. (Marketing Mgmt.), Dip. (Mgmt. Studies), MABE

Managing Director, Republic Bank (EC) Limited
SHAZAN ALI  
*BSc (Hons.) (Mechanical Eng.)*

Shazan Ali was appointed to the Board of Directors of the Republic Group in 2010. He is the Chief Executive Officer of TOSL Engineering Limited and has a wealth of experience in the energy industry, having spent more than three decades developing TOSL Engineering into a world-class operation with interests in the wider Caribbean, the Guianas and Sub-Saharan Africa.

External Appointments  
Mr. Ali is a Council Member of the Energy Chamber of Trinidad and Tobago (ECTT). In this role, he aims to fashion a more proactive energy services sector that will redound more financial benefits to Trinidad and Tobago's economy. He is also a Director of Republic Bank Limited and Republic Bank (Suriname) N.V.

SEAN HUSAIN  
*BSc (Hons) (Econ), MSc (Credit)*

Sean Husain, Managing Director, Republic Bank (Suriname) N.V., brings significant experience in the area of corporate banking, having served most recently as General Manager, Corporate and Commercial Credit, Republic Bank (Barbados) Limited for the past 14 years. Mr. Husain is a graduate of the University of Guyana with a Bachelor of Science with Honours in Economics and holds a Master of Science in International Financial Management from the University of London, United Kingdom.

JOHN G. CARPENTER  
*AA, BSc (Food Sciences)*

John G. Carpenter has extensive leadership experience and knowledge of the local and regional commercial industry having been involved in the management and directorship of several successful businesses over the years. He holds a Bachelor of Science Degree in Food Sciences, Cornell University and has a keen interest in the sustainable development of business in Guyana. Mr. Carpenter is a recipient of the Golden Arrow of Achievement.

Mr. Carpenter is the Chairman of Hand in Hand Fire and Life Insurance Group of Companies and is also a Director of Republic Bank (Suriname) N.V., Wieting and Richter Limited, Industrial Safety Equipment Inc., and Cellsmart Inc.

External Appointments  
Mr. Carpenter is the Chairman of Hand-in-Hand Fire and Life Insurance Group of Companies and a Director of Republic Bank (Suriname) N.V., Wieting and Richter Limited, Industrial Safety Equipment Inc., and Cellsmart Inc.

DERWIN M. HOWELL  
*BSc (Hons.) (Elec. Eng.), MSc (Tele. Systems), Executive MBA, SMIEEE, MIET, C.Eng.*

Derwin M. Howell was appointed to the Board of Republic Bank (Suriname) N.V in 2015. He also serves as Chairman of Republic Bank (Barbados) Limited and is an Executive Director of Republic Bank Limited. Mr. Howell holds a Bachelor of Science in Electrical Engineering (First Class Honours) and an Executive Master of Business Administration both from the University of the West Indies (UWI). He holds a Master of Science in Telecommunications Systems from the University of Essex and is a graduate of the Harvard Business School Advanced Management Program (AMP). He is a Senior Member of the Institute of Electrical and Electronic Engineers (SMIEEE), a Member of the Engineering Council of the United Kingdom (Chartered Engineer) and a Member of the Institution of Engineering and Technology (MIET).

External Appointments  
Mr. Howell is the Chairman of Habitat for Humanity Trinidad and Tobago and a Chancellor’s Representative on the UWI St. Augustine Campus Council.

HANS RUDOLF LIM A PO  
*LLM*

Hans Rudolf Lim A Po was appointed to the Board of Republic Bank (Suriname) N.V in 2015. He studied law at the University of Leiden in the Netherlands from 1958 to 1963, and has practiced law privately in Suriname from 1963 to 1981. During that period, he held various public and private positions, including Member of the Bar Association, President of the National Labour Mediation Board; Member of the First (1975) and President of the Second Constitutional Committee (1980); Member (1965) and President of the National Boundary Dispute Settlement Committee (1970-1980), as well as Member and President of a number of non-executive corporate boards. From 2004 to 2007, Mr. Lim A Po served as co-agent for the Republic of Suriname in the maritime boundary arbitration between Suriname and Guyana. Mr. Lim A Po represented Suriname in various matters before the Inter-American Human Rights Commission and Court from 2006 to 2011 and served as Chairman of the Social Economic Council of Suriname from 2009 to 2011.
Republic Bank (Suriname) N.V. Supervisory Board of Directors

External Appointments

Mr. Lim A Po is a member of the CARICOM Competition Commission and also serves as Chairman or Member on a number of Executive Corporate Boards. In 2000, he established the FHR Lim A Po Institute for Social Studies, of which he is a Director, as a not-for-profit private institution that serves the community as an academic and professional training ground and platform for debate on societal issues.

INGRID MAY
MSc (Business Econ.)

Ingrid May was appointed to the Board of Republic Bank (Suriname) N.V. in 2017. An accomplished economist and business executive having served in a variety of leadership and advisory roles within Suriname’s public and private sectors for more than 35 years, she was the Managing Director of the medical supply company, Bedrijf Geneesmiddelen Voorziening Suriname (BGVS). Ms. May brings a wealth of experience as a former Deputy Permanent Secretary and former Head of Economic Affairs in the Ministry of Finance. During her career, she has served as Chair of the Foreign Exchange Board and as a Board Member of the Investment and Development Corporation, between the Netherlands and Suriname. She also served on private and state boards across various industries, including: Marienburg (Sugar), Grassalco (Mining), Hakrinbank (Banking), Surpost (Postal), Krasnapolsky (Hotel), and Oil and Fats Holding (Agriculture, Oil Palm). She has represented the Republic of Suriname at several IMF, World Bank, IDB, and EC annual meetings. Ms. May is a graduate of the Anton de Kom, University of Suriname with a Doctorate in Business Economics and is also certified in Basic Accountancy from the Association of Practical Exams of the Netherlands; Financial Planning and Policies from the Training Institute of the International Monetary Fund; and the Personal Trainee Program at the Ministry of Finance from The Hague, the Netherlands.

RAJENDRA PAHLADSINGH
RA (Registered Act.)

Rajendra Pahladsingh was appointed to the Board of Republic Bank (Suriname) N.V. in 2015. Mr. Pahladsingh is a career accountant with more than 35 years of experience in the field of Accountancy and Business Economics and is currently a Management Consultant at L.N.P. Consultancy in Paramaribo. He has been a qualified member of the Dutch Institute of Registered Accountants since 1982, and has been a member of the Dutch Professional Organisation of Accountants (NBA) since 2012. Mr. Pahladsingh is a graduate of the State University of Groningen, in the Netherlands, with a Bachelor of Science in Business Economics.

MICHELLE PALMER-KEIZER
Adv. Dip.(Marketing Mgmt.), Dip. (Mgmt. Studies), MABE

Michelle Palmer-Keizer was appointed Managing Director, Republic Bank (EC) Limited, in 2019. She is a marketing executive with considerable expertise in credit card business, specialising in Research Development and Financial Product Management, and has a wealth of experience in product development, operational management and strategic management.

As a senior member of the Republic Group for more than three decades, Michelle most recently served as the General Manager, Group Marketing and Communications and led the Bank’s digital and data transformation efforts to implement more diverse customer-centric banking services. Most notably, this includes integrating business intelligence, analytics, and various social media platforms as contemporary means of better engaging and serving customers.

She holds an Advanced Diploma in Marketing Management from the Association of Business Executives and a Diploma in Management Studies from the Arthur Lok Jack Global School of Business (UWI).

Ms. Palmer-Keizer currently serves as a Board member of Vision on Mission, a non-governmental organisation that helps rehabilitate and reintegrate ex-prisoners and socially displaced persons. She is a full member of the Association of Business Executives, from which she received the World Prize for Quantitative Methods and is a past president of the Trinidad Hotels, Restaurant and Tourism Association (THRTA).
Sean Husain, Managing Director, Republic Bank (Suriname) N.V., brings significant experience in the area of corporate banking, having served most recently as General Manager, Corporate and Commercial Credit, Republic Bank (Barbados) Limited for the past 14 years. Mr. Husain is a graduate of the University of Guyana with a Bachelor of Science with Honours in Economics and holds a Master of Science in International Financial Management from the University of London, United Kingdom.
Republic Bank (Suriname) N.V.
Executive Management

MONTAGUE D. MC LEOD
Director, Corporate Banking

LILIAN LEEFLANG
LLM
Director, Retail Banking

MONTAGUE MC LEOD
Montague McLeod, Director, Corporate Banking, is a career banker with significant expertise in the retail, wholesale, medical, transportation, and mining sectors. Mr. Mc Leod has lived and worked in the USA and Venezuela. He is also a member of the Board of Banking Network Suriname N.V. (BNETS).

LILIAN LEEFLANG
Lilian Leeflang, Director, Retail Banking, has more than two decades of experience in Commercial Banking, Sales and Corporate Lending, and Relationship Management at the senior level, and has successfully managed the investment portfolios of several multi-corporations, the Government of Suriname, and Government-affiliated companies. Ms. Leeflang holds a Master of Laws from Anton de Kom University of Suriname.
Republic Bank (Suriname) N.V.
Profile

EXECUTIVE MANAGEMENT
Managing Director
Sean Husain, MSc (Int’l Fin. Mgmt.), BSc (Hons.) (Econ.)

Director, Business Banking
Montague Mc Leod

Director, Retail Banking
Lilian Leeflang, LLM

SENIOR MANAGEMENT
Senior Relationship Manager
Malti Ramsunderingh, MSc (Econ.)

Senior Relationship Manager
Tanya Kartokromo, MSc (Econ.)

Manager, Service Delivery and IT
Faziel Ilahibaks

Manager, Financial Accounting
Soerinder Bharosa

Manager, Change Management
Shantie Ramoutar, MBA

Manager, Compliance
Kafi Grey

Manager, Branch Operations, Retail Banking
Suresh Bahadoeringsingh, MSc (Econ.)

Manager, Treasury (Ag.)
Clint Fazal-Alkan, BBA

Manager, Regulatory Compliance and Legal Services
Linda Linger, LLM

Manager Internal Audit (On Assignment)
Stanton Grant, BSc (Econ.), AICB

Manager Relief
Winiska Sewnarain

BRANCH MANAGER
Branch Manager, Kernkampweg
Julia Libretto

Branch Manager, Van’t Hogerhuysstraat
Fares Ragunath, MSc (Econ.), CAT 2

Branch Manager, Nickeriestraat
Harold Wong Fat

Branch Manager, Jozef Israelstraat
Lila Kalloo

Branch Manager, Nickerie
Soenieldath Adhin, MSc (Econ.)

Branch Manager, Kerkplein, Head Office (Assistant)
Paul Zuidveen, BSc (Econ.)

BUSINESS BANKING
Relationship Manager, Business Banking
Dominique Flemming

Manager, Special Loans, Business Banking
Ethel Dunker

Relationship Manager, Business Banking
Randall Wip

Relationship Manager, Business Banking
Shakita Kali

Relationship Manager, Business Banking
Vyaija Mohan, B.Ec.

RETAIL BANKING
Manager, ECPD, Retail Banking
Seema Mahasingh

Assistant Manager Marketing, Retail Banking
Manisha Durga, MBA

Managing Customer Service, Retail Banking
Sandjai Manurat
Republic Bank (Suriname) N.V. Profile

OTHER
Manager, Premises Service and Delivery
Romeo Tjong A Hung

Manager IT Infrastructure
Aniel Ramdoel

Manager IT Technical System Analyst
Marlon Karijoredjo

Manager Relief
Astried Sheikariem

Manager, Special Loans
Ethel Dunker

Manager, Disbursement and Collateral, Business Banking
Arnie Martodikromo-Saridin

Manager, Human Resources
Vacant
Cayman National Corporation
Board of Directors

NIGEL M. BAPTISTE
BSc (Hons.) (Econ.), MSc (Econ.), ACIB
President and Chief Executive Officer, Republic Financial Holdings Limited
Managing Director, Republic Bank Limited
Chairman, Cayman National Corporation

STUART DACK
ACIB, MBA
President and Chief Executive Officer, Cayman National Corporation

SHERRI BODDEN
BE, LLB (Hons.)
Director, Bodden Corporate Services

CLARENCE FLOWERS JR.
Managing Director, Orchid Development Ltd.
Director, Flowers Group and Cayman Water Company

NIGEL GAUTREY
BA (Hons.), MSc, FLIBF, MCSI, IoD
Managing Director, Cayman National Bank (Isle of Man) Limited

BRYAN A. HUNTER
BSc (Hons.), LLB (Hons.)
Managing Partner and Head, Corporate and Commercial Practice, Appleby
Cayman National Corporation
Board of Directors

ROOPNARINE OUMADE SINGH
BSc (Econ.), MSc (Econ.), MBA
Executive Director, Republic Bank Limited

NIGEL WARDLE
BA, CA
Vice President, WRB Enterprises Inc.
Director, Turks and Caicos Utilities, Grenada Electricity Services
Dominica Electricity Services Ltd.
Chairman, Marpin 2K4 Ltd.
NIGEL M. BAPTISTE  
*BSc (Hons.) (Econ.), MSc (Econ.), ACIB*

Nigel M. Baptiste, Managing Director, Republic Bank Limited and President and Chief Executive Officer, Republic Financial Holdings Limited since 2016, is a career banker with more than two decades of experience. Prior to his current position, he has served as Deputy Managing Director and Executive Director of Republic Bank Limited, General Manager Human Resources as well as Managing Director of the Group's subsidiary in Guyana. Mr. Baptiste currently serves on the Boards of Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Ghana) Limited, Cayman National Corporation and other subsidiaries within the Republic Group. He holds a Bachelor of Science with Honours and a Master of Science in Economics from the University of the West Indies, is a graduate of the Harvard Business School Advanced Management Programme, holds a Diploma with distinction from the ABA Stonier Graduate School of Banking (USA), and is a member of the Chartered Institute of Bankers (England).

STUART DACK  
*ACIB, MBA*

Stuart Dack entered banking in 1971, and obtained the ACIB qualification with Distinction. Mr. Dack worked for the Midland Bank group in the UK for 22 years where he held a number of managerial roles at branch, area, and regional levels. He joined Cayman National as Internal Auditor in 1992 and in 1998 was promoted to Executive Vice President of Cayman National Corporation. In 2001, he was awarded a Master of Business Administration with Merit from Southampton University. In April 2004 he was appointed President and Chief Executive of Cayman National Corporation.

SHERRI BODDEN  
*BE, LLB (Hons.)*

Sherri Bodden–Cowan was educated in the Cayman Islands and the United Kingdom, and gained a Bachelor of Laws with Honours from Bristol University, England. She was subsequently called to the Bar of England & Wales in 1986 and the Cayman Islands in 1987. Mrs. Bodden–Cowan has worked for the Cayman Islands government, the law firm Hunter & Hunter, and was an associate and partner in the firm of Boxalls. Mrs. Bodden–Cowan owns her own law firm, Bodden & Bodden, and is a director of Bodden Corporate Services. Mrs. Bodden–Cowan has served in numerous capacities as Chairman or director of various Cayman Islands statutory Boards and authorities.

CLARENCE FLOWERS JR.  

Clarence Flowers Jr. is the Managing Director of Orchid Development Limited, and a Director of the Flowers Group and Cayman Water Company. He is a well-respected member of Cayman’s business community and has spearheaded several projects in the Cayman Islands, including the construction and management of Cricket Square Development on Elgin Avenue.

NIGEL GAUTREY  
*BA (Hons.), MSc, FLIBF, MCSI, IoD*

Managing Director, Cayman National Bank (Isle of Man) Limited  

Nigel Gautrey joined Cayman National Corporation in July 2017 and is the Managing Director to Cayman National Corporation in Isle of Man. He has over 35 years’ experience working in the regulated banking, fiduciary and investment management sectors in the UK and the Isle of Man. Mr. Gautrey is a Fellow of the London Institute of Banking and Finance, a Chartered Member of the Securities and Investment Institute, the holder of the Institute of Directors Diploma in Company Direction and was President of the Isle of Man branch of The Chartered Institute of Bankers between 2007 and 2009 and served as a Council Member of the Isle of Man Bankers Association until 2015. He was formerly a private banker with Duncan Lawrie Private Banking in the Isle of Man, where he served as Managing Director until 2015. He was also Managing Director of Hillberry Trust Company Limited, which provides fiduciary services for both private and corporate clients, and was previously executive director of Avarae Global Coins plc, a company investing in historic gold coins from around the world.

BRYAN A. HUNTER  
*BSc (Hons.), LLB (Hons.)*

Bryan Hunter is the Managing Partner and the Head of the Corporate and Commercial Practice in the Cayman office of the law firm Appleby. He has extensive experience in the structuring and formation of hedge funds, funds of funds and private equity funds and regularly advises on various operational and regulatory issues in relation to these funds. His practice also includes general corporate matters, project finance, corporate finance and merger and acquisition transactions.
Cayman National Corporation
Board of Directors

Mr. Hunter was admitted as an attorney in the Cayman Islands in 1997. He is a notary public in the Cayman Islands, has served as a Board member of the Civil Aviation Authority, the Caymanian Bar Association (of which he is a past President) and the Cayman Islands Chamber of Commerce and has served as a member of the Financial Services Council.

ROOPNARINE OUMADE SINGH
BSc (Econ.), MSc (Econ.), MBA

Roopnarine Oumade Singh was appointed Executive Director of Republic Bank Limited in 2016. He currently serves on the Boards of London Street Project Company Limited, Republic Bank (Cayman) Limited, Republic Insurance Company (Cayman) Limited, Cayman National Corporation, Republic Bank Trinidad and Tobago (Barbados) Limited, Republic Securities Limited and Republic Wealth Management Limited.

Mr. Oumade Singh is a former director of Republic Finance and Merchant Bank Limited and has served as the Trinidad and Tobago User Group Chairperson for the Society of Worldwide Interbank Financial Telecommunications (SWIFT).

He holds a Bachelor of Science and a Master of Science of Economics from the University of the West Indies, St. Augustine, as well as a Master of Business Administration, specialising in Finance and Operations research, from Simon Fraser University, Canada.

NIGEL WARDLE
BA, CA

Mr. Wardle is Vice President of WRB Enterprises Inc. the ultimate parent company of Turks and Caicos Utilities Limited, Grenada Electricity Services Limited and Dominica Electricity Services Limited. He serves on the Boards of Directors of each of those entities and is Chairman of Marpin 2K4 Ltd., a leading telecommunications company in Dominica. He has also held several positions in the Caribbean, including Managing Director of Turks and Caicos Utilities Limited and General Manager of Grenada Electricity Services Limited shortly after the privatisation of that entity. He served as Chairman of the Caribbean Electricity Utility Services Corporation (CARILEC) from 1999 to 2001 and was a director of CARILEC from 1990 through 2003.

He is a former Chairman of the Society of International Business Fellows, which selects, educates, and connects business leaders around the world. Mr. Wardle earned his Chartered Accountant designation in 1980.
Stuart Dack entered banking in 1971, and obtained the Associate of the Chartered Institute of Bankers qualification with Distinction. Mr. Dack worked for the Midland Bank group in the UK for 22 years where he held a number of managerial roles at branch, area, and regional levels. He joined Cayman National Corporation as Internal Auditor in 1992 and in 1998 was promoted to Executive Vice President of Cayman National Corporation. In 2001, he was awarded a Master of Business Administration with Merit from Southampton University. In April 2004 he was appointed President and Chief Executive of Cayman National Corporation.
Cayman National Corporation Profile

CAYMAN NATIONAL CORPORATION LTD.
SENIOR OFFICERS AND MANAGEMENT
President and Chief Executive
Stuart J. Dack, ACIB, MBA

Senior Vice President, Chief Regulatory Risk and Compliance Officer
Ryan Bahadur, BSc (Hons.), CAMS, FRM, CIPM

Senior Vice President, Group Internal Auditor
Tina Ducharme, CPA, CA

Senior Vice President, Human Resources
Phil Jackson, PHR, SHRP, MSc

Notary Public, Group Legal Counsel
Ian C. Whan Tong, AB, MPA, JD, CAMS, CIPP/E, CIPM

CAYMAN NATIONAL BANK LTD.
SENIOR OFFICERS AND MANAGEMENT
Bank President
Janet Hislop, BSc, ACIB, TEP, CAMS

Executive Vice President
Brian Esau, BA, Dip. (Fin. Mgmt.), CSC, ACIB

Senior Vice President, Finance
Karen Baptiste, CPA, BA (Hons.), MBA,

Senior Vice President, Service Delivery
Susan Bonham, CAMS

Senior Vice President, Card Services
Michele Ebanks, BSc, PCIPS

Senior Vice President, Personal and Business Banking and Credit Risk Management
Avalyn Howell, BSc, MBA, Notary Public

Senior Vice President, International Premier Banking
Regina Oliver, BSc, TEP, CAMS

Chief Information Officer
Kevin McLean

Vice President, Operations
Jeffery Ebanks, ACIB, BSc

Vice President, Data Management Centre
Jewel Hydes, CPA, BSc, MBA

Vice President, Customer Service and Sales
Lisa Franklin, BSc, CAMS

Vice President, Premier Banking
Charmaine McGowan, ACIB, CAMS

Vice President Compliance and AMLCO/MLRO (Desg.)
Sue Santedicola

Vice President, Electronic Delivery Channels
Franklin Thompson

Manager, Project and Change
Jillian Burley, BSc (Hons.), MBA, FMP, PCIP

Manager, Property Management and Procurement
Nigel Parchment

Manager, Bank Marketing and Communications
Shari Welcome, BA, MA

CAYMAN NATIONAL FUND SERVICES LTD.
SENIOR OFFICERS AND MANAGEMENT
Vice President, Account Manager
Ileana E. Bodden, BSc

Deputy Head of Fund Services
Susan Levy-Elliott, BBA, MAcc., CPA

Head of Investor Services
Jill Anderson

Compliance Manager
Maxine Bravo, MLRO, AMLCO

CAYMAN NATIONAL SECURITIES LTD.
SENIOR OFFICERS AND MANAGEMENT
Senior Vice President, Senior Investment Advisor
Erol Babayigit, MBO (Mktg. and Comm.), Canadian Securities Course, CFA Level II candidate
The Group Subsidiaries

CAYMAN NATIONAL BANK (ISLE OF MAN) LIMITED

DIRECTORS

Managing Director
Nigel C. Gautrey, BA (Hons.), MA, Chartered MCSI, Dip. IoD, FLIBF

Banking Director
Barry J. Williams, ALIBF, FICA

Banking Manager
Colin M. Peters, ALIBF, Dip. BB, S

Head of Risk and Compliance
Audrey C. Butterworth, FICA, CeMAP, IRM Cert. PC.fil

Financial Controller
Gary M. Kermode, BSc, FCCA

Head of IT and Operations
Kurt H. Roosen, BSc (Hons.), FBICS

CAYMAN NATIONAL TRUST COMPANY (ISLE OF MAN) LIMITED

SENIOR OFFICERS AND MANAGEMENT

Managing Director
Nigel C. Gautrey, BA (Hons.), MA, Chartered MCSI, Dip. IoD, FLIBF

Fiduciary Director
Rosaline M. Melia, Dip. (ITM), TEP

Head of Risk and Compliance
Audrey C. Butterworth, FICA, CeMAP, IRM Cert. PC.fil

Financial Controller
Gary M. Kermode, BSc, FCCA

CAYMAN NATIONAL (DUBAI) LTD.

SENIOR OFFICERS AND MANAGEMENT

Senior Executive Officer
Peter Robinson, BA, ALIBF

Financial Controller
Gary M. Kermode, BSc, FCCA
Republic Bank (Suriname) Limited
Statement of Corporate Governance Practices

INTRODUCTION
Republic Financial Holdings Limited is the financial holding company and Parent of all the banks in the Group, i.e. Republic Bank Limited, Republic Bank (Guyana) Limited, Republic Bank (Barbados) Limited, Republic Bank (Grenada) Limited, Republic Bank (Ghana) Limited (formerly HFC Bank (Ghana), Republic Bank (Suriname) N.V, Republic Bank (Cayman) Limited, Cayman National Corporation Limited and Republic Bank (EC) Limited. Republic Financial Holdings Limited is also the Parent of the other companies shown in the chart on page 6.

The Board of Directors of Republic Financial Holdings Limited (“the Board”) continues to be committed to maintaining the highest standards of corporate governance. To this end, we continuously monitor and update as necessary our internal systems in order to ensure standards reflect best international practice tailored to the specific needs of the members of the Group. In this regard Republic Financial Holdings Limited has adopted the Trinidad and Tobago Corporate Governance Code on the ‘apply or explain basis.’

OBJECTIVES
The role of the Board is to provide leadership, enterprise, integrity and good judgment in guiding the Group to achieve growth and deliver long term sustainable shareholder value. The Board sets the strategic objectives for the Group and provides oversight and control. Implementation of the strategy is delegated to management under the leadership of the President of Republic Financial Holdings Limited.

Entrepreneurial leadership is encouraged within a framework of prudent and effective controls that enable risk to be assessed and managed. Short term objectives are balanced carefully against the necessity of achieving long term growth.

The Board acts in the best interests of the Group and its stakeholders, guided by a philosophy that is based on good governance, transparency, accountability and responsibility. The Group’s Core Values of: Customer Focus, Integrity, Respect for the Individual, Professionalism, and Results Orientation are set by the Board to ensure that the Group’s obligations to its shareholders, employees, customers and the societies it serves, are met. Integrity and trust are the cornerstones of the business of banking and finance and the Board manages the Group and makes decisions that uphold these ideals at all times.

The Board recognises that it is the quality of its staff that differentiates it from its competitors, and creates value for its customers and investors. The Board is responsible for ensuring that its management and staff do things in the right way by setting the required tone from the top, by living the Republic culture and upholding the Core Values in everything that it does and ensuring they are reflected in the decisions the Board makes. The Board holds the Group Executive Management to account for and uphold these Core Values thereby creating a culture in which doing the right thing is integral to the way Republic Financial Holdings Limited operates, globally. The Group’s Ethics and Operating Principles confirm the commitment of the Board to strive for the highest standards of conduct within the Group.

RESPONSIBILITIES
The Group has 10 principles of corporate governance that summarise the objectives of the Board and provide a framework for the manner in which it functions and discharges its responsibilities:

Principles
1. Lay solid foundation for management and oversight
2. Structure the Board to add value
3. Promote ethical and responsible decision making
4. Safeguard integrity in financial reporting
5. Make timely and balanced disclosure
6. Respect the rights of shareholders
7. Recognise and manage risk
8. Encourage enhanced performance
9. Remunerate fairly and responsibly
10. Recognise the legitimate interests of stakeholders

Within the scope of these Principles the responsibility of the Board of Directors is further refined to include the following duties:

• Setting the strategic aims and reviewing and approving corporate strategy
• Selecting, compensating and monitoring, and where necessary, replacing key executives and overseeing succession planning
• Ensuring the Group has the appropriate organisational structure in place to achieve its objectives
• Approval of an overall risk appetite framework for the Group reviewing and approving systems of risk management and internal compliance and control and legal compliance
• Monitoring the effectiveness of corporate governance practices and updating organisational rules and policies in step with industry changes
• Approving and monitoring the progress of major capital expenditure, capital management and acquisitions and divestitures
• Ensuring the integrity of accounting, financial and non-financial reporting
• Establishing Values for the Group and approving of Codes of Conduct and Ethics
The Board is committed to facilitating the ownership rights of all shareholders, including minority shareholders and institutional investors. Provision is made for shareholders to have the opportunity to engage with the Group and participate effectively in Annual and Special Meetings through the provision of proxies. External Auditors and members of Senior Management and the Board are available at meetings with shareholders to respond to shareholder questions.

The Group’s strategies, policies, agreed management performance criteria and business plans are defined and measurable in a manner which is precise and tangible both to the Board and Management. In turn these performance expectations and business plans are disseminated to each subsidiary. The Group’s affairs are subject to comprehensive assessment against accurate and relevant information, both financial and non-financial as appropriate, obtainable not only from the Group’s internal reporting systems but from external sources as well, so that informed assessment can be made of issues facing the Board.

The Board of Directors complies with the Model Code for Securities Transaction by Insiders of Listed Companies issued by the Trinidad and Tobago Stock Exchange Limited. Strict guidelines are provided by the Group for the occasions when it may be perceived that Directors and Officers have special knowledge, and dealing in the entity’s shares during these occasions is prohibited. The purchase or sale of shares by an insider requires the prior consent of the Corporate Secretary, and transactions are tabled for the information of the Board of Directors. All Directors are routinely reminded of their obligations under the Code for Dealing in The Republic Financial Holdings Limited Group securities.

The Board also has a disclosure policy designed to provide for accurate, timely and balanced disclosure of all material matters concerning the Group.

**COMPOSITION**

The Board shall comprise a maximum of 15 Directors, of which no more than two shall be Executive Directors. The Chairman shall be a Non-Executive Director. There shall be a Senior Non-Executive Director to be known as the Senior Independent Director.

The majority of the Directors shall be independent. It shall be for the Board to review the criteria to be considered in determining whether a Director is independent, both in character and judgment. The Board may take into account any direct or indirect relationship that a Director has within the Group that may be likely to interfere with the exercise of independent, unbiased judgment.

This balance between independent Non-Executive Directors and Executive Directors throughout the Group ensures that the Board as well as other subsidiary boards are able to exercise independent judgment with sufficient management information to enable proper and objective assessment of issues facing the Group.

The Board considers certain core characteristics important in any nominee for Director. They must: (i) be individuals of the highest character and integrity, (ii) demonstrate a breadth and depth of management and/or leadership experience, preferably in a senior leadership role in a large or recognised organisation or governmental entity; (iii) possess financial literacy or other professional or business experience relevant to an understanding of the Group and its business; and (iv) have a demonstrated ability to think and act independently as well as the ability to work constructively in a collegial environment. In identifying nominees for the position of Director, the Governance and Nomination Committee shall determine whether an individual meets the characteristics approved by the Board, assess any gaps identified in a skills matrix and also consider the current composition of the Board in light of the diverse communities and geographies served by the Group.

The Board considers that the quality, skills and experience of its Directors enhances the Board’s effectiveness, and the core set of skills and experience identified effectively provide the Group with appropriate leadership and guidance, necessary to tackle the risks and opportunities facing the Group.

The Non-Executive Directors on this board as well as on the subsidiary boards reflect a diverse cross-section of the professional and business community and are highly respected, independent individuals with significant experience in their respective fields. It is also critical that all Directors have sufficient time available to devote to the performance of their duties.

Non-Executive Directors, including the Chairman, shall not participate in performance-based incentive plans; their remuneration consists solely of cash. Committee Chairmen and Members are paid an additional fee for each Committee on which they serve. Executive Directors are not paid fees in respect of their Board or Committee membership.

The Board of Directors shall meet at least quarterly, while Special Board Meetings shall be called as the need arises.

**INDEPENDENT ADVICE**

The Board shall have access to the best possible banking, management and financial advice during its deliberations and in that regard the Board has access to the advice of the Group General Counsel/Corporate
Statement of Corporate Governance Practices

Secretary, as well as External Counsel. In addition, the Board of Directors may appoint or retain any other professional advisors it considers appropriate.

DELEGATED AUTHORITY
The Board is the principal decision making forum for decisions that impact the Group. The Board of Directors has delegated the responsibility for the operational and day to day activities in relation to the Group’s business to the President of Republic Financial Holdings Limited. Explicit authorities and responsibilities of the President are documented and approved by the Board of Directors. Further, formal structures of delegated authority exist for all the operating subsidiary Boards and their Managing Directors. Matters not specifically delegated are reserved to the Board.

The Board of Directors has also delegated authority to the following Board Committees:-
- Audit Committee
- Enterprise Risk Committee
- Governance and Nomination Committee

DIRECTOR TENURE
A Non-Executive Director shall retire from the Board after serving for a maximum of 15 years or on becoming 70 years of age whichever first occurs. However, the Board may in its discretion consider the exigencies of a particular situation. An Executive Director shall retire in accordance with the Bank’s usual retirement policy.

AUDIT COMMITTEE
This Committee meets quarterly to review the Group’s financial statements, the system of internal control throughout the Group, management of financial risks, the Group audit process, the Group’s process for monitoring compliance with laws and regulations and its own code of business.

ENTERPRISE RISK COMMITTEE
This Committee is responsible for providing oversight and advice to the Board on risk management in Republic Financial Holdings Limited and its subsidiaries and affiliates. This sub-committee considers and recommends for approval by the Board the Group’s enterprise risk management policy, risk appetite statement, tolerance, limits and mandates taking into account the Group’s capital adequacy and the external risk environment. It has oversight of strategic or material transactions including acquisitions or disposals, focusing on risk and implications for the risk appetite and tolerance of the Group.

GOVERNANCE AND NOMINATION COMMITTEE
This Committee is responsible for establishing formal and transparent procedures for the selection of Executive and Non-Executive Directors, reviewing the Group’s Management Succession Plan, developing and implementing processes to assess and improve Board and Committee effectiveness, and addressing issues which from time to time may emerge, having implications for the good governance within the Group and meets as the need arises. This Committee is also responsible for reviewing the remuneration, performance and incentive rewards of Senior Executives to ensure that the remuneration framework is relevant and balanced.

At this Annual Meeting William Lucie-Smith and Shazan Ali, retire from the Board by rotation and being eligible, offer themselves for re-election for a term expiring at the close of the first and second annual meeting respectively. Kristine Thompson and Waltney Sosa also retire from the Board by rotation and being eligible, offer themselves for re-election for a term expiring at the close of the third annual meeting following this appointment. The Board recommends that all the nominees be re-elected. Mrs Michal Andrews retires from the Board and therefore does not present herself for re-election.

DIRECTOR TRAINING AND EVALUATION
The international environment and legislative and regulatory demands are becoming increasingly complex and challenging, causing us to constantly review our systems and make use of technology to ensure that compliance is robust with minimal negative impact on our legitimate customers. In this context, the Group recognises its responsibility to continue to source training programmes for Directors that will enhance Directors’ knowledge and improve effectiveness.

Each new Director participates in an orientation of the Group. This orientation includes presentations by Senior Management on the Group’s strategic plans, its significant financial, accounting and risk management policies and issues, its compliance programs, and other matters of importance to the Group.

In May 2019, the Board received its annual Anti-Money Laundering training conducted by Calvin Wilson and Associates Limited, LLM, of Calvin Wilson & Associates. The Board also benefitted from insights on the Role of the Board of Directors in Enterprise Risk Management with focus on Integrating Risk Management into Strategy, presented by Norman Marks in September 2019. As customary, the Directors were also exposed to the annual Health and Safety training inhouse. Externally, the Directors participated in the Distinguished Leadership and Innovation Conference 2019 hosted by the Arthur Lok Jack Global
School of Business (UWI). Josh Linkner presented the feature topic, ‘Reinvest Leadership through Entrepreneurship’.

During this fiscal, an independent evaluation of the Board and subsidiary Boards was spearheaded by Pricewaterhouse Coopers Limited. This independent evaluation included reviews of the various terms of reference, charters and guides as well as independent interviews with each Director and a Director self-evaluation.

**ENTERPRISE RISK MANAGEMENT**

Republic Financial Holdings Limited is committed to maintaining a robust enterprise risk management framework to ensure that it understands and monitors its risk environment and takes proactive measures to manage risk within acceptable levels consistent with its risk appetite. To this end, Republic Financial Holdings Limited has defined its risk management goals and objectives and supporting principles to effectively embed risk management throughout the Group into its strategic decisions and day-to-day business activities.

The Board has overall accountability for the Group's enterprise risk profile. They approve and enforce the risk management framework, inclusive of the overall risk appetite and the Group's philosophy on risk taking.

The Group Chief Risk Officer (CRO) has been appointed with responsibility for ensuring consistent application of the risk management framework across the group and monitoring how effectively risk is being managed. The CRO reports to the Enterprise Risk Committee of the Board.

**INTERNAL AUDIT**

The Chief Internal Auditor provides an independent review of the Group's operations and validates that controls are working effectively. Under the leadership of the Chief Internal Auditor a professional cadre of Internal Auditors conducts periodic audits of all aspects of the Group's operations. External Auditors have full and free access to the Chairman of the Audit Committee, and meet periodically with the Audit Committee to discuss the audit and findings as to the integrity of the Group's accounting and financial reporting. Internal Audit provides the Board/Audit Committee with independent assurance on the adequacy of the system of internal controls within the Group.

**FINANCIAL REPORTING REQUIREMENTS**

The Board of Directors of Republic Financial Holdings Limited is responsible for the preparation and fair presentation of the financial statements and other financial information contained in this Annual Report. The accompanying financial statements have been prepared in conformity with International Financial Reporting Standards and present a true and fair view of the financial affairs of Republic Financial Holdings Limited and the subsidiaries within the Group on a consolidated and individual basis. Where amounts are based on estimates and judgments, these represent the best estimate and judgment of the Directors.

Responsibilities include:-

- establishing and maintaining effective internal controls and procedures for financial reporting;
- safeguarding of assets; and
- prevention and detection of fraud and other irregularities.

The financial information appearing throughout this Annual Report is consistent with that in the financial statements. Directors have a responsibility for ensuring that the Group keeps accounting records which disclose with reasonable accuracy the financial position of the Group.

The Directors have always recognised the importance of the Group maintaining and reinforcing the highest possible standards of conduct in all of its actions, including the preparation and dissemination of statements presenting fairly the financial condition of the Group. In this regard, the Directors have developed and maintained a system of accounting and reporting which provides the necessary internal controls to ensure that transactions are properly authorised and recorded, assets are safeguarded against unauthorised use or disposition and liabilities are recognised. The system is augmented by written policies and procedures, the careful selection and training of qualified staff, the establishment of an organisational structure that provides an appropriate and well-defined division of responsibility, and the communication of policies and guidelines of business conduct throughout the Group.

Signed on behalf of the Board

RONALD F. DEC. HARFORD
Chairman
September 30, 2019
Credit Risk Management Strategy

The effective management of risk is considered critical to the long-term success of Republic Financial Holdings Limited. The Group considers risk to be the potential that a borrower will fail to meet its obligations in accordance with agreed terms. The objective of its risk management function is therefore to maximise the risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters.

HIERARCHY OF DISCRETIONARY AUTHORITIES
The Group’s credit risk management process is based on a hierarchy of discretionary authorities and its risk management function operates independently from the business development aspect of the operations. A Board Credit Committee, led by the Chairman of the Board and including Executive and non-Executive Directors, has the authority to exercise the powers of the Board on all risk management decisions.

The Risk Management department is responsible for the general administration of the Group’s credit portfolio, ensuring that lendings are made in accordance with current legislation, sound banking practice and in accordance with the applicable general policy as outlined by the Board of Directors.

RISK EVALUATION
Use of a risk-rating system that groups commercial/corporate accounts into various risk categories facilitates risk evaluation on an individual account and portfolio basis. On the retail side of the business, a computerised Credit Scoring system with preset risk management criteria is in place at all branches to facilitate decision making in the lending process. Trend indicators are used to evaluate risk as improving, static or deteriorating. The evaluation of the risk and trend together informs the credit decision and determines the intensity of the monitoring process.

EARLY DETECTION AND ACTION
The Group’s credit control process is one of early detection of deterioration and prompt implementation of remedial action. If recovery of an outstanding liability appears to be doubtful or unduly delayed, the account is moved from performing to non-performing.

Loan loss provisions are set aside to cover any potential loss in respect of debts that are not performing satisfactorily, and these are reviewed quarterly, according to established guidelines. Additional provisions recommended outside of these are submitted to the Board for approval. Non-performing debts recommended for write-off are reviewed annually and action taken in accordance with prescribed guidelines.

REDUCING LEVELS OF EXPOSURE TO RISK
The Group reduces its exposure by placing limits on the level of risk it can accept from borrowers engaged in similar business activities, or activities in the same geographic region or with similar economic features that would cause their ability to meet contractual obligations to be similarly affected by changes in economic, political or other conditions. These levels of risk are controlled and monitored regularly and are subject to annual or more frequent reviews. The Board of Directors approves the limits on the level of credit risk by product, industry, sector, client and geography.
As an Equal Opportunity Employer, Republic Financial Holdings Limited (RFHL) strives to be the employer of choice in all its markets by offering competitive reward packages, fair and attractive conditions of employment and opportunities for personal and professional development. As at September 30, 2019, the Group employs over 5,800 members of staff across the Caribbean Community (CARICOM) Region and Ghana. This staff complement is supported by a fully-integrated Human Resource Department, comprising the areas of Manpower Planning, Compensation and Benefits, Human Resource Projects, Learning and Talent Development, Human Resource Information Systems and Employee and Industrial Relations.

CULTURAL INTEGRATION
The melting pot of the CARICOM region and Ghana is mirrored in the Group’s philosophy of celebrating cultural diversity and leveraging it to create a positive work environment. The following five core values are the pillars of that environment:

- Respect for the Individual
- Professionalism
- Integrity
- Customer Focus
- Results Orientation

As RFHL continues to expand, it provides opportunities for talented employees to move across borders as a means of honing their skills to assume greater responsibilities within the Republic Group.
Republic Bank (Ghana) Limited

05
Corporate Social Responsibility
CREATING ALTERNATIVE FUTURES


Across many borders and within many diverse communities in the Caribbean, South America, and Ghana, these words have stood out as the very pillars of the Power to Make A Difference Programme, as it helps individuals and groups create alternative futures.

As the calls for stronger, more resilient, caring, and compassionate societies continue to gather voice, and social investment initiatives become more of the norm than the exception, so too must the Power to Make A Difference evolve. The programme has taken firm footing in communities and in the hearts and minds of many who, through teamwork, dedication, and ingenuity, strive to address the problems we face today.

The Programme, which has adopted varying approaches in different markets, represents a steadfast promise, made together with Non-Governmental Organisations (NGOs) and Community-Based Organisations (CBOs), to promote sustainable development through partnerships that stand the test of time and sponsorships that have a definite impact.

Over the course of fifteen years, the Power to Make A Difference has become more than a flagship social investment programme. It is a covenant, an ongoing and heavily subscribed commitment to continue investing in the wellbeing and the futures of many.

This commitment has become the “why” of the Power to Make A Difference – why it exists and why the teamwork must continue towards its eventual success.

With a new phase on the horizon, and a new leg of the Group’s journey underway, the past year’s projects and partnerships provided both impetus and confirmation in the pursuit of safeguarding alternative futures for many. The inspiring stories of success and acts of kindness resulting from this commitment have engendered the hope of forging even greater partnerships and alignment as, together, we continue to build more sustainable and successful societies.

THE POWER TO LEARN

With the focus attuned to instilling a greater sense of urgency and responsibility within today’s young achievers, the Power to Learn places a high premium on youth development through education and literacy.
In Trinidad and Tobago, new chapters were added to a growing history of partnership with the Butler Institute of Learning and Labour, the Cotton Tree Foundation, Africa Film Trinidad & Tobago, In Full Flight! with Don LaFoucade, the Loveuntil Foundation, the Restore a Sense of I Can (RSC) – a programme that supports tech clubs in schools, the University of the West Indies North Campus Project, and the School Leadership Center of Trinidad and Tobago programme: “Leading for Literacy Now!”

The pursuit of youth development through education brought to bear sustained support of the Republic Bank Bursary Programme and the T.A. Marrushow Community College (TAMCC) Award for Overall Academic Excellence in Grenada. Adding to that already rich history of community investment, collaboration with the Parent Teachers Association of Wesley College to renovate the school’s Resource Centre, made it much easier for the students (who come mainly from low-income households) to learn. Going a step further, partnership with the National Disaster Management Agency (NADMA) on a Disaster Awareness Quiz for primary schools meant that hundreds of young achievers had increased awareness on climate change, hurricanes, earthquakes and other natural phenomena.

Similarly, Guyana persevered in building on a longstanding relationship with the University of Guyana through support for a number of their initiatives, including their well-received scholarship programme. The Republic Bank Youth Link Apprenticeship Programme, which commemorated its eleventh year in Guyana, further signaled to the nation the continuation of the Power to Make A Difference programme doing more to prepare young achievers for and beyond the academic halls. All Youth Link graduates received the Caribbean Vocational Qualification (CVQ) from the Caribbean Association of National Training Agencies (CANTA) in Banking Operations Level One. With this qualification, they will be eligible for jobs within the CARICOM region, further increasing their vocational and career opportunities.

In Ghana, support of the Marshallan Community Reading Project, under the auspices of the Noble Order of Knights and Ladies of Marshall, a Catholic friendly society founded in 1926, encouraged more than 500 students within the community to explore new worlds through reading.

Suriname, in turn, built upon an ongoing history of sustainability through collaboration with Foundation Unu Pkin, (Our Children), to furnish three primary school libraries in communities located within the nation’s interior (Bigi Poika, Redi Doti and Moengo). Foundation Unu Pkin, which operates as a sheltered workplace for people with disabilities, also works on improving the children’s educational environment.

THE POWER TO CARE

The Power to Care transforms that basic compassion within us into deeds that make the world of difference for others in need. One of the most fundamental aspects of the Power to Make A Difference, this pillar focusses on the Group’s investment in programmes that champion the standards of living and the rights for the socially marginalised, people with disabilities, the ailing and the elderly – our very brothers and sisters whom we have promised to protect.

In Trinidad and Tobago, longstanding alliances were strengthened with Horses Helping Humans and the Trinidad and Tobago Cancer Society in the continuation of ongoing efforts that assist children with autism and raise cancer awareness and funding, respectively.

Partnerships with the SickKids Foundation continued to grow from strength to strength in both Trinidad and Tobago and Barbados as the programmes once again focussed on specialised training of nurses and on ensuring the health and wellbeing of children in the fight against congenital diseases.

Collaboration with the Grenada Cancer Society paved the way for the launch of a Mobile Cancer Screening Unit designed to favourably tip the scales in the fight to raise awareness and save lives through education and early detection. The Unit will travel around the nation affording potentially life-saving screening to many. In a similar vein of outreach, support of the Grenada Down Syndrome Association’s annual awareness-raising programme and the launch of a community-building initiative with the General Hospital created new avenues to engage and serve people in the spirit of kinship. The General Hospital community-building initiative gifted four new mothers, who gave birth on New Year’s Day 2019, with hampers and RightStart Savings Accounts.

In Barbados, through support of a new initiative called Jabez House, powerful alliances were formed in the cause to stem the commercial exploitation of women, and in the process, more was done to empower women by giving hope and facilitating a sustainable transition to the workforce. In addition to skills training, Jabez House also provides psychosocial support, access to medical care, food, clothing, and, in some cases, housing.

Similarly, in Guyana, continued support for Women Across Differences (WAD) meant that even more young women and girls in the nation would benefit from comprehensive empowerment programmes for adolescent mothers. In so doing, they will continue to make giant strides in becoming proud and emboldened advocates for sexual reproductive health, family planning education, self-development training and vocational skills building.

Continued partnership with ’s Lands Hospital in Suriname meant that the institution, the oldest hospital in the country and one renowned for its prenatal and maternal care, would maintain its status in providing safe and affordable
The Power to Make A Difference

healthcare and in reducing maternal and infant morbidity. Through the Power to Make A Difference, eight new hospital beds and patient monitoring machines were acquired and much needed maintenance work carried out to keep the facility attractive and in good condition.

The Power to Care was further championed in Ghana through projects that included: the construction of an ultra-modern school block for the Berase Community, creating a new horticultural landscape for the J.B. Danquah Avenue at the University of Ghana, and supporting the National Partnership for Children's Trust to assist brilliant but socially marginalised children in the pursuit of education. Additionally, that momentum was augmented through a joint project between the Madina Branch staff and the Echoing Hills Orphanage to provide much needed food and toiletries to the institution's charges, many of whom have developmental disabilities and special needs. Also, through a new partnership with the New Juaben South Municipal Assembly, a clean-up exercise in the Central Business District of Koforidua was successfully carried out.

THE POWER TO HELP

The Power to Help is embodied most in the Group's support programmes that show tremendous promise in assisting persons in need by giving both opportunity and hope, and illustrating the basic understanding that there are those who can and are willing to help. At its very heart, the Power to Help is championed through Group-wide staff volunteerism efforts in addition to outreach programmes that reflect the Group's approach to doing even more than investing financial resources.

In Trinidad and Tobago, an ongoing partnership with the Adult Literacy Tutors Association (ALTA) on their programme to promote greater adult literacy meant greater outreach to and tutoring of many grownups who would have either been too embarrassed or too afraid to learn on their own.

Likewise, sponsorship of the Five-Year Development Plan for Awutu Winton Senior High School in Ghana proved fundamental in offsetting the cost of constructing a centre of excellence, which while accommodating the fast growing community, will be especially beneficial to the students in need at the Awutu Community.

In Suriname, this strategy of building centres of excellence took on a new approach through a unique restoration project with the Paramaribo Zoo. A much beloved community and national staple, the Zoo averages 13,000 visitors annually but remains in dire need of an upgrade to the playground area. Through the Power to Make a Difference, the Zoo will be well on its way to recapturing its former glory as a place of beauty, wonderment, and fun for all.
Just across the way, in Guyana, the fight to raise greater awareness for those with autism and their families stepped into a higher gear with the continued support of the annual Autism Awareness Walk in partnership with the Step by Step Foundation, under the patronage of the First Lady of Guyana, Mrs. Sandra Granger. Additionally, with community development and environmental preservation at the fore, the pursuit continued in earnest of the ongoing maintenance of a beloved national treasure, the Promenade Gardens.

Grenada developed longstanding relationships in the pursuit of helping others through support of the National Learn-to-Swim Week, the Carriacou Regatta Festival, the Carriacou Maroon Festival, the Spice Island Billfish Tournament, and the Grenada Sailing Festival Workboat Regatta – initiatives that all furthered the Bank’s investment in community development. New to the slate is the St. Patrick’s Church Dormitory restoration project in Hillsborough, Carriacou. The building, once completed will serve as a safe space for young achievers to learn, play, and grow, as well as provide the community with a much-needed space for fun and engaging activities.

In Barbados, support of Transplant Links Community, now in its fifth year, gained momentum as a means of facilitating hands-on training, as well as surgical assistance (in situ), in kidney transplantation for surgeons, doctors and nurses in developing nations. This transfer of knowledge has made the difference in saving the lives of children and adults afflicted with life-threatening, end stage kidney disease. To date, several doctors and nurses have been trained in Barbados and eight patients have benefited from successful surgeries thus far. Over time, the numbers of those trained will rise and, with hope, so too will the number of lives saved.

THE POWER TO SUCCEED
The focus on youth empowerment through cultural development, art and sport starts with giving young achievers the encouragement to explore and pursue these avenues to the fullest. In seeking new ways to inspire young hearts and minds, across the Group, initiatives – both longstanding and new – continue to motivate young dreamers to lead the way.

In Trinidad and Tobago, a steady course of sustainable support continued to be pursued through ongoing partnerships with: the Sanatan Dharma Maha Sabha (SDMS) Baal Vikasa Vihar (children’s cultural festival), the Emancipation Support Committee National African History Quiz and Spoken Word Competition, the Republic Bank Junior Parade of the Bands, the National Carnival Bands Association (NCBA) Mas Academy, the Republic Bank Love Movement Youth Outreach, Zebapique Productions (a Carnival band and mas-making organisation for the Laventille communities) and the Republic Bank Pan Minors Music Literacy Programme.

Going a step further, through sponsorship of the Republic Bank Exodus Steel Orchestra, a longstanding cultural, musical, and national icon; Monlo Music (with well-renowned local musician Etienne Charles); and the widely-successful 14th Annual Caribbean Festival of the Arts (Carifesta XIV), the way continued to be paved for an even more substantive and inclusionary investment in national and regional cultural development.

Both Grenada and Guyana have continued to pursue longstanding relationships with the steel pan communities through sponsorship of the Republic Bank Angel Harps Steel Orchestra and the Republic Bank Mashramani Panorama Steel Band Competition, respectively.

In that vein, in Barbados, ongoing investment in the annual Grand Kadooment made a significant difference in the nation’s plans to sustainably develop and revitalise a cherished staple of their cultural calendar. The most recent investment led to an extension of the 2019 Carnival parade route, giving reveler and onlooker, national and visitor alike, an even greater opportunity to see and be a part of the mas.

In sport, both longstanding and new youth empowerment initiatives continue to gather momentum in Trinidad and Tobago, including the Republic Cup National Youth Football League, the Republic Bank Caribbean Junior Golf Open Championship (Trinidad), the Republic Bank Jane Young Tobago Junior Golf Programme, the Republic Bank RightStart Laventille Netball League Tournament, the National Secondary School Water Polo League, and the Sea to Sea Marathon.

During the period, new ground was also broken with partnerships with Rodney’s Revolution/CrossFit and the National Association of Athletics Administration of Trinidad and Tobago. Additionally, sponsorships of sports Brand Ambassadors, Olympic aspirants – Khalifa St. Fort, Andrew Lewis, Chennise Charles and Jereem Richards, further indicated the desire to develop the current level of athletic prowess while simultaneously encouraging future athletes to dream big and work hard.

In Grenada, the drive to empower youth through sport was exemplified with the Republic Bank RightStart Cup Youth Football Tournament and the Republic Bank RightStart/GCA Under-19 Inter-parish Cricket Tournament; meaning that, once again, the nation’s young athletes were given a chance to showcase their skills before audiences of thousands.
A second year of support for the Barbados Golf Club – Junior Golphers Program continued to bring golfers 12 years and under, and local instructors together to help elevate their game to the next level. With fun and proper technique as the main drivers, juniors are trained from their very first swing to first tournament, all the while building a slate of memorable experiences and training that will last a lifetime.

In Ghana, the Power to Succeed took even greater shape with support of the Ghana Education Service (GES) BIA EAST District Teacher Prize, which recognised some of the District’s most dedicated and innovative educators. New ground was similarly broken through support of the Ghana Olympics Committee’s first entry into the African Beach Games in Sal, Cape Verde, representing the next progression of a relationship that spans decades.

CREATING ALTERNATIVE FUTURES

Closely aligned with our partners in the pursuit of a brighter, more sustainable future, the Republic Bank Group will continue to promote advocacy and teamwork as the primary means to help communities achieve their goals. With every partnership, every commitment to wisely invest financial and human resources towards sustainable development, comes a similar promise to work together to inspire even more partners to follow suit and to fully embrace the responsibility that comes with helping build strong communities and creating alternative futures.

Even as the landscapes around us change, the aim, as we work with our partners – new, long-time and future – remains the same; to use the Power to Learn, the Power to Care, the Power to Help, and the Power to Succeed to make a difference that truly matters.
Financial Statements
## Consolidated Statement of Financial Position

As at September 30, 2019. Expressed in thousands of United States dollars (US$'000)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>260,873</td>
<td>122,238</td>
</tr>
<tr>
<td>Statutory deposits with Central Banks</td>
<td>1,352,966</td>
<td>1,001,191</td>
</tr>
<tr>
<td>Due from banks</td>
<td>1,034,830</td>
<td>679,321</td>
</tr>
<tr>
<td>Treasury bills</td>
<td>491,634</td>
<td>664,349</td>
</tr>
<tr>
<td>Advances</td>
<td>6,680,554</td>
<td>5,472,284</td>
</tr>
<tr>
<td>Investment securities</td>
<td>2,481,223</td>
<td>1,867,880</td>
</tr>
<tr>
<td>Investment interest receivable</td>
<td>29,074</td>
<td>23,267</td>
</tr>
<tr>
<td>Investment in associated companies</td>
<td>7,873</td>
<td>12,475</td>
</tr>
<tr>
<td>Premises and equipment</td>
<td>430,286</td>
<td>371,437</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>130,664</td>
<td>58,972</td>
</tr>
<tr>
<td>Pension assets</td>
<td>94,352</td>
<td>122,994</td>
</tr>
<tr>
<td>Deferred tax assets</td>
<td>27,002</td>
<td>88,496</td>
</tr>
<tr>
<td>Taxation recoverable</td>
<td>8,685</td>
<td>7,814</td>
</tr>
<tr>
<td>Other assets</td>
<td>65,198</td>
<td>55,080</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>13,095,214</td>
<td>10,547,798</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>LIABILITIES AND EQUITY</strong></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due to banks</td>
<td>208,989</td>
<td>27,066</td>
</tr>
<tr>
<td>Customers' current, savings and deposit accounts</td>
<td>9,733,123</td>
<td>7,882,009</td>
</tr>
<tr>
<td>Other fund raising instruments</td>
<td>828,681</td>
<td>706,304</td>
</tr>
<tr>
<td>Debt securities in issue</td>
<td>317,677</td>
<td>43,991</td>
</tr>
<tr>
<td>Pension liability</td>
<td>8,512</td>
<td>11,557</td>
</tr>
<tr>
<td>Provision for post-retirement medical benefits</td>
<td>10,290</td>
<td>77,886</td>
</tr>
<tr>
<td>Taxation payable</td>
<td>28,445</td>
<td>26,620</td>
</tr>
<tr>
<td>Deferred tax liabilities</td>
<td>38,642</td>
<td>49,662</td>
</tr>
<tr>
<td>Accrued interest payable</td>
<td>17,510</td>
<td>13,026</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>222,095</td>
<td>198,169</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>11,413,964</td>
<td>9,036,290</td>
</tr>
</tbody>
</table>
## Consolidated Statement of Financial Position

As at September 30, 2019. Expressed in thousands of United States dollars (US$’000)

<table>
<thead>
<tr>
<th>EQUITY</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stated capital</td>
<td>120,208</td>
<td>118,268</td>
</tr>
<tr>
<td>Statutory reserves</td>
<td>201,607</td>
<td>191,206</td>
</tr>
<tr>
<td>Other reserves</td>
<td>2,265</td>
<td>(6,826)</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>1,213,019</td>
<td>1,117,613</td>
</tr>
<tr>
<td>Attributable to equity holders of the parent</td>
<td>1,537,099</td>
<td>1,420,261</td>
</tr>
<tr>
<td>Non-controlling interest</td>
<td>144,151</td>
<td>91,247</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>1,681,250</td>
<td>1,511,508</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY</strong></td>
<td>13,095,214</td>
<td>10,547,798</td>
</tr>
</tbody>
</table>

These consolidated financial statements were approved by the Board of Directors on November 6, 2019 and signed on its behalf by:

- **RONALD F. deC. HARFORD**
  - Chairman

- **NIGEL M. BAPTISTE**
  - President

- **WILLIAM P. LUCIE-SMITH**
  - Director

- **KIMBERLY ERRIAH-ALI**
  - Corporate Secretary
Consolidated Statement of Income

For the year ended September 30, 2019. Expressed in thousands of United States dollars (US$’000) except where otherwise stated

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>662,981</td>
<td>580,862</td>
</tr>
<tr>
<td>Interest expense</td>
<td>(92,020)</td>
<td>(69,677)</td>
</tr>
<tr>
<td>Net interest income</td>
<td>570,961</td>
<td>511,185</td>
</tr>
<tr>
<td>Other income</td>
<td>302,045</td>
<td>205,416</td>
</tr>
<tr>
<td></td>
<td>873,006</td>
<td>716,601</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(440,351)</td>
<td>(384,901)</td>
</tr>
<tr>
<td>Share of profits of associated companies</td>
<td>895</td>
<td>1,133</td>
</tr>
<tr>
<td>Operating profit</td>
<td>433,550</td>
<td>332,833</td>
</tr>
<tr>
<td>Credit loss expense on financial assets</td>
<td>(33,856)</td>
<td>(45,136)</td>
</tr>
<tr>
<td>Net profit before taxation</td>
<td>399,694</td>
<td>287,697</td>
</tr>
<tr>
<td>Taxation expense</td>
<td>(142,883)</td>
<td>(78,896)</td>
</tr>
<tr>
<td>Net profit after taxation</td>
<td>256,811</td>
<td>208,801</td>
</tr>
</tbody>
</table>

Attributable to:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity holders of the parent</td>
<td>236,674</td>
<td>198,014</td>
</tr>
<tr>
<td>Non-controlling interest</td>
<td>20,137</td>
<td>10,787</td>
</tr>
<tr>
<td></td>
<td>256,811</td>
<td>208,801</td>
</tr>
</tbody>
</table>

Earnings per share (expressed in $ per share)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>$1.46</td>
</tr>
<tr>
<td>Diluted</td>
<td>$1.46</td>
</tr>
</tbody>
</table>

Weighted average number of shares ('000)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>162,156</td>
</tr>
<tr>
<td>Diluted</td>
<td>162,430</td>
</tr>
</tbody>
</table>
## Consolidated Statement of Comprehensive Income

For the year ended September 30, 2019. Expressed in thousands of United States dollars (US$'000)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net profit after taxation</strong></td>
<td>256,811</td>
<td>208,801</td>
</tr>
<tr>
<td><strong>Other comprehensive income:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other comprehensive loss (net of tax) that will be reclassified to the income statement in subsequent periods:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Translation adjustments</td>
<td>(8,185)</td>
<td>(8,696)</td>
</tr>
<tr>
<td><strong>Total items that will be reclassified to the consolidated statement of income in subsequent periods</strong></td>
<td>(8,185)</td>
<td>(8,696)</td>
</tr>
<tr>
<td><strong>Other comprehensive loss (net of tax) that will not be reclassified to the income statement in subsequent periods:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remeasurement losses on defined benefit plans</td>
<td>(12,108)</td>
<td>(16,050)</td>
</tr>
<tr>
<td>Income tax related to above</td>
<td>(877)</td>
<td>6,092</td>
</tr>
<tr>
<td><strong>Total items that will not be reclassified to the consolidated statement of income in subsequent periods</strong></td>
<td>(12,985)</td>
<td>(9,958)</td>
</tr>
<tr>
<td><strong>Other comprehensive loss for the year, net of tax</strong></td>
<td>(21,170)</td>
<td>(18,654)</td>
</tr>
<tr>
<td><strong>Total comprehensive income for the year, net of tax</strong></td>
<td>235,641</td>
<td>190,147</td>
</tr>
<tr>
<td><strong>Attributable to:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity holders of the parent</td>
<td>217,218</td>
<td>181,624</td>
</tr>
<tr>
<td>Non-controlling interests</td>
<td>18,423</td>
<td>8,523</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>235,641</td>
<td>190,147</td>
</tr>
</tbody>
</table>
### Consolidated Statement of Changes in Equity

For the year ended September 30, 2019. Expressed in thousands of United States dollars (US$'000)

<table>
<thead>
<tr>
<th></th>
<th>Stated capital</th>
<th>Statutory reserves</th>
<th>Other reserves</th>
<th>Retained earnings</th>
<th>Total equity attributable to equity holders of the parent</th>
<th>Non-controlling interest</th>
<th>Total equity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance at October 1, 2017</strong> as previously reported</td>
<td>116,898</td>
<td>186,084</td>
<td>131,999</td>
<td>1,014,796</td>
<td>1,449,777</td>
<td>68,950</td>
<td>1,518,727</td>
</tr>
<tr>
<td><strong>Net impact of adopting IFRS 9</strong></td>
<td>–</td>
<td>–</td>
<td>(136,446)</td>
<td>27,359</td>
<td>(109,087)</td>
<td>(1,610)</td>
<td>(110,697)</td>
</tr>
<tr>
<td><strong>Restated opening balance under IFRS 9</strong></td>
<td>116,898</td>
<td>186,084</td>
<td>(4,447)</td>
<td>1,042,155</td>
<td>1,340,691</td>
<td>67,340</td>
<td>1,408,030</td>
</tr>
<tr>
<td>Total comprehensive income for the year</td>
<td>–</td>
<td>–</td>
<td>(6,429)</td>
<td>188,053</td>
<td>181,624</td>
<td>8,523</td>
<td>190,147</td>
</tr>
<tr>
<td>Issue of shares</td>
<td>1,162</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1,162</td>
<td>–</td>
<td>1,162</td>
</tr>
<tr>
<td>Share-based payment</td>
<td>208</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>208</td>
<td>–</td>
<td>208</td>
</tr>
<tr>
<td>Shares purchased for profit sharing scheme</td>
<td>–</td>
<td>–</td>
<td>(4,811)</td>
<td>–</td>
<td>(4,811)</td>
<td>–</td>
<td>(4,811)</td>
</tr>
<tr>
<td>Allocation of shares</td>
<td>–</td>
<td>–</td>
<td>8,861</td>
<td>–</td>
<td>8,861</td>
<td>–</td>
<td>8,861</td>
</tr>
<tr>
<td>Transfer to statutory reserves</td>
<td>–</td>
<td>5,122</td>
<td>–</td>
<td>(5,122)</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Non-controlling interests’ share of rights issue</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>(199)</td>
<td>(199)</td>
<td>18,171</td>
<td>17,972</td>
</tr>
<tr>
<td>Dividends</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>(107,006)</td>
<td>(107,006)</td>
<td>–</td>
<td>(107,006)</td>
</tr>
<tr>
<td>Dividends paid to non-controlling interests</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>(2,871)</td>
<td>(2,871)</td>
</tr>
<tr>
<td>Share issuance costs</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>(1,271)</td>
<td>(1,271)</td>
<td>–</td>
<td>(1,271)</td>
</tr>
<tr>
<td>Other</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1,003</td>
<td>1,003</td>
<td>84</td>
<td>1,087</td>
</tr>
<tr>
<td><strong>Balance at September 30, 2018</strong></td>
<td>118,268</td>
<td>191,206</td>
<td>(6,826)</td>
<td>1,117,613</td>
<td>1,420,261</td>
<td>91,247</td>
<td>1,511,508</td>
</tr>
</tbody>
</table>
### Consolidated Statement of Changes in Equity

For the year ended September 30, 2019. Expressed in thousands of United States dollars (US$'000)

<table>
<thead>
<tr>
<th></th>
<th>Stated capital</th>
<th>Statutory reserves</th>
<th>Other reserves</th>
<th>Retained earnings</th>
<th>Total equity attributable to equity holders of the parent</th>
<th>Non-controlling interest</th>
<th>Total equity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance at September 30, 2018</strong></td>
<td>118,268</td>
<td>191,206</td>
<td>(6,826)</td>
<td>1,117,613</td>
<td>1,420,261</td>
<td>91,247</td>
<td>1,511,508</td>
</tr>
<tr>
<td><strong>Total comprehensive income for the year</strong></td>
<td>–</td>
<td>–</td>
<td>(6,470)</td>
<td>223,689</td>
<td>217,219</td>
<td>18,423</td>
<td>235,642</td>
</tr>
<tr>
<td><strong>Issue of shares</strong></td>
<td>1,561</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1,561</td>
<td>–</td>
<td>1,561</td>
</tr>
<tr>
<td><strong>Share-based payment</strong></td>
<td>379</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>379</td>
<td>–</td>
<td>379</td>
</tr>
<tr>
<td><strong>Shares purchased for profit sharing scheme</strong></td>
<td>–</td>
<td>–</td>
<td>(6,980)</td>
<td>–</td>
<td>(6,980)</td>
<td>–</td>
<td>(6,980)</td>
</tr>
<tr>
<td><strong>Allocation of shares</strong></td>
<td>–</td>
<td>–</td>
<td>8,854</td>
<td>–</td>
<td>8,854</td>
<td>–</td>
<td>8,854</td>
</tr>
<tr>
<td><strong>Transfer from general contingency reserve</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>13,687</td>
<td>(13,687)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Transfer to statutory reserves</strong></td>
<td>–</td>
<td>10,401</td>
<td>–</td>
<td>(10,401)</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Non-controlling interests’ share of rights issue</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Share of changes in equity</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>– 100</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td><strong>Acquisition of non controlling</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>38,621</td>
<td>–</td>
<td>38,621</td>
</tr>
<tr>
<td><strong>Dividends</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>(107,114)</td>
<td>(107,114)</td>
<td>–</td>
<td>(107,114)</td>
</tr>
<tr>
<td><strong>Dividends paid to non-controlling interests</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>(4,240)</td>
<td>–</td>
<td>(4,240)</td>
</tr>
<tr>
<td><strong>Share issuance costs</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2,919</td>
<td>2,919</td>
<td>–</td>
<td>2,919</td>
</tr>
<tr>
<td><strong>Balance at September 30, 2019</strong></td>
<td>120,208</td>
<td>201,607</td>
<td>2,265</td>
<td>1,213,019</td>
<td>1,537,099</td>
<td>144,151</td>
<td>1,681,250</td>
</tr>
</tbody>
</table>
Consolidated Statement of Cash Flows
For the year ended September 30, 2019. Expressed in thousands of United States dollars (US$'000)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net profit before taxation</td>
<td>399,694</td>
<td>287,698</td>
</tr>
<tr>
<td>Adjustments for:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>32,082</td>
<td>29,821</td>
</tr>
<tr>
<td>Credit loss expense on financial assets</td>
<td>33,856</td>
<td>45,135</td>
</tr>
<tr>
<td>Investment securities impairment expense</td>
<td>481</td>
<td>252</td>
</tr>
<tr>
<td>Amortisation of intangibles</td>
<td>1,842</td>
<td>1,719</td>
</tr>
<tr>
<td>Translation difference</td>
<td>14,098</td>
<td>6,942</td>
</tr>
<tr>
<td>Loss/(gain) on sale of premises and equipment</td>
<td>718</td>
<td>(1,117)</td>
</tr>
<tr>
<td>Realised gain on investment securities</td>
<td>(2,272)</td>
<td>(202)</td>
</tr>
<tr>
<td>Share of net profit of associated companies</td>
<td>(895)</td>
<td>(1,133)</td>
</tr>
<tr>
<td>Stock option expense</td>
<td>379</td>
<td>208</td>
</tr>
<tr>
<td>(Increase)/decrease in employee benefits</td>
<td>(54,052)</td>
<td>11,638</td>
</tr>
<tr>
<td>Increase in advances</td>
<td>(334,095)</td>
<td>(231,621)</td>
</tr>
<tr>
<td>Increase in customers’ deposits and other fund raising instruments</td>
<td>487,266</td>
<td>411,805</td>
</tr>
<tr>
<td>Increase in statutory deposits with Central Banks</td>
<td>(351,775)</td>
<td>(175,276)</td>
</tr>
<tr>
<td>Increase in other assets and investment interest receivable</td>
<td>(537)</td>
<td>(3,722)</td>
</tr>
<tr>
<td>Increase/(decrease) in other liabilities and accrued interest payable</td>
<td>10,219</td>
<td>(7,447)</td>
</tr>
<tr>
<td>Taxes paid, net of refund</td>
<td>(92,993)</td>
<td>(99,335)</td>
</tr>
<tr>
<td><strong>Cash provided by operating activities</strong></td>
<td><strong>144,015</strong></td>
<td><strong>275,365</strong></td>
</tr>
</tbody>
</table>

| Investing activities   |            |            |
| Purchase of investment securities | (1,259,262) | (2,242,230) |
| Redemption of investment securities | 1,161,952  | 1,896,234  |
| Acquisition of a subsidiary, net of cash acquired | 121,202    | –          |
| Non-controlling interests’ share of rights issue | –          | 18,373     |
| Acquisition of additional interest in a subsidiary | –          | (402)      |
| Dividends from associated companies | 468        | 502        |
| Additions to premises and equipment | (55,126)   | (52,964)   |
| Proceeds from sale of premises and equipment | 909        | 2,009      |
| **Cash used in investing activities** | **(29,857)** | **(378,478)** |
## Consolidated Statement of Cash Flows

For the year ended September 30, 2019. Expressed in thousands of United States dollars (US$'000)

<table>
<thead>
<tr>
<th>Financial Statement</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financing activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase/(decrease) in balances due to other banks</td>
<td>181,923</td>
<td>(24,381)</td>
</tr>
<tr>
<td>Issuance/(repayment) of debt securities</td>
<td>273,686</td>
<td>(121,485)</td>
</tr>
<tr>
<td>Proceeds from share issue</td>
<td>1,561</td>
<td>1,162</td>
</tr>
<tr>
<td>Shares purchased for profit sharing scheme</td>
<td>(6,980)</td>
<td>(4,811)</td>
</tr>
<tr>
<td>Allocation of shares to profit sharing plan</td>
<td>8,854</td>
<td>8,862</td>
</tr>
<tr>
<td>Dividends paid to shareholders of the parent</td>
<td>(107,114)</td>
<td>(107,006)</td>
</tr>
<tr>
<td>Dividends paid to non-controlling shareholders of the subsidiaries</td>
<td>(4,240)</td>
<td>(2,871)</td>
</tr>
<tr>
<td><strong>Cash provided by/(used in) financing activities</strong></td>
<td>347,690</td>
<td>(250,530)</td>
</tr>
<tr>
<td>Net increase/(decrease) in cash and cash equivalents</td>
<td>461,849</td>
<td>(353,643)</td>
</tr>
<tr>
<td>Net foreign exchange difference</td>
<td>(3,261)</td>
<td>(3,421)</td>
</tr>
<tr>
<td>Cash and cash equivalents at beginning of year</td>
<td>1,171,901</td>
<td>1,528,965</td>
</tr>
<tr>
<td><strong>Cash and cash equivalents at end of year</strong></td>
<td>1,630,489</td>
<td>1,171,901</td>
</tr>
<tr>
<td>Cash and cash equivalents at end of year are represented by:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash on hand</td>
<td>260,873</td>
<td>122,238</td>
</tr>
<tr>
<td>Due from banks</td>
<td>1,034,830</td>
<td>679,321</td>
</tr>
<tr>
<td>Treasury Bills - original maturities of three months or less</td>
<td>284,544</td>
<td>319,496</td>
</tr>
<tr>
<td>Bankers' acceptances - original maturities of three months or less</td>
<td>50,242</td>
<td>50,846</td>
</tr>
<tr>
<td><strong>Supplemental information:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest received during the year</td>
<td>655,267</td>
<td>575,691</td>
</tr>
<tr>
<td>Interest paid during the year</td>
<td>(87,536)</td>
<td>(72,376)</td>
</tr>
<tr>
<td>Dividends received</td>
<td>108</td>
<td>103</td>
</tr>
</tbody>
</table>
## Consolidated Financial Summary

All figures are in millions of United States dollars (US$ Millions) except where otherwise stated

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total assets</strong></td>
<td>7,275</td>
<td>7,425</td>
<td>8,179</td>
<td>9,128</td>
<td>9,431</td>
<td>9,935</td>
<td>10,008</td>
<td>10,291</td>
<td>10,548</td>
<td>13,095</td>
</tr>
<tr>
<td><strong>Deposits</strong></td>
<td>4,992</td>
<td>5,208</td>
<td>5,876</td>
<td>6,670</td>
<td>6,953</td>
<td>7,483</td>
<td>7,429</td>
<td>7,545</td>
<td>7,882</td>
<td>9,733</td>
</tr>
<tr>
<td><strong>Advances</strong></td>
<td>3,463</td>
<td>3,444</td>
<td>3,694</td>
<td>3,998</td>
<td>4,304</td>
<td>4,969</td>
<td>5,133</td>
<td>5,287</td>
<td>5,472</td>
<td>6,681</td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td>1,172</td>
<td>1,213</td>
<td>1,348</td>
<td>1,349</td>
<td>1,389</td>
<td>1,417</td>
<td>1,428</td>
<td>1,519</td>
<td>1,519</td>
<td>1,681</td>
</tr>
<tr>
<td><strong>Profit after taxation</strong></td>
<td>170</td>
<td>177</td>
<td>184</td>
<td>187</td>
<td>195</td>
<td>186</td>
<td>141</td>
<td>197</td>
<td>209</td>
<td>257</td>
</tr>
<tr>
<td><strong>Dividends based on results</strong></td>
<td>90</td>
<td>101</td>
<td>108</td>
<td>108</td>
<td>109</td>
<td>106</td>
<td>106</td>
<td>107</td>
<td>107</td>
<td>110</td>
</tr>
<tr>
<td><strong>Earnings per share (TTS)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Basic</td>
<td>$6.19</td>
<td>$7.06</td>
<td>$7.27</td>
<td>$7.18</td>
<td>$7.42</td>
<td>$7.59</td>
<td>$5.87</td>
<td>$7.75</td>
<td>$8.17</td>
<td>$9.75</td>
</tr>
<tr>
<td>Efficiency</td>
<td>49.2%</td>
<td>46.7%</td>
<td>49.7%</td>
<td>53.7%</td>
<td>55.0%</td>
<td>54.5%</td>
<td>58.4%</td>
<td>58.4%</td>
<td>55.2%</td>
<td>54.3%</td>
</tr>
<tr>
<td>Return on equity</td>
<td>15.30%</td>
<td>16.17%</td>
<td>15.48%</td>
<td>14.33%</td>
<td>14.33%</td>
<td>14.09%</td>
<td>10.49%</td>
<td>13.31%</td>
<td>13.80%</td>
<td>16.01%</td>
</tr>
<tr>
<td>Return on assets</td>
<td>2.43%</td>
<td>2.52%</td>
<td>2.48%</td>
<td>2.16%</td>
<td>2.10%</td>
<td>1.97%</td>
<td>1.42%</td>
<td>1.94%</td>
<td>2.00%</td>
<td>2.17%</td>
</tr>
<tr>
<td>Capital adequacy ratio</td>
<td>29.95%</td>
<td>30.63%</td>
<td>30.69%</td>
<td>27.60%</td>
<td>25.77%</td>
<td>21.72%</td>
<td>21.18%</td>
<td>20.13%</td>
<td>18.06%</td>
<td>21.45%</td>
</tr>
</tbody>
</table>
Graphs

Assets (US$ Million)

<table>
<thead>
<tr>
<th>Year</th>
<th>Assets (US$ Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>13,095</td>
</tr>
<tr>
<td>2018</td>
<td>10,548</td>
</tr>
<tr>
<td>2017</td>
<td>10,291</td>
</tr>
<tr>
<td>2016</td>
<td>10,008</td>
</tr>
<tr>
<td>2015</td>
<td>9,935</td>
</tr>
<tr>
<td>2014</td>
<td>9,431</td>
</tr>
<tr>
<td>2013</td>
<td>9,128</td>
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<tr>
<td>2012</td>
<td>8,779</td>
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<tr>
<td>2011</td>
<td>7,425</td>
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<tr>
<td>2010</td>
<td>7,275</td>
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</tbody>
</table>

Return on Assets (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Return on Assets (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>2.17</td>
</tr>
<tr>
<td>2018</td>
<td>2.00</td>
</tr>
<tr>
<td>2017</td>
<td>1.94</td>
</tr>
<tr>
<td>2016</td>
<td>1.42</td>
</tr>
<tr>
<td>2015</td>
<td>1.97</td>
</tr>
<tr>
<td>2014</td>
<td>2.10</td>
</tr>
<tr>
<td>2013</td>
<td>2.16</td>
</tr>
<tr>
<td>2012</td>
<td>2.48</td>
</tr>
<tr>
<td>2011</td>
<td>2.52</td>
</tr>
<tr>
<td>2010</td>
<td>2.43</td>
</tr>
</tbody>
</table>
Graphs

Profit After Tax (US$Million)

Earnings Per Share (TT$)

Financial Statements
Graphs

Efficiency Ratio (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Efficiency Ratio (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>54.33</td>
</tr>
<tr>
<td>2018</td>
<td>55.24</td>
</tr>
<tr>
<td>2017</td>
<td>58.35</td>
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<tr>
<td>2016</td>
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<td>2015</td>
<td>54.52</td>
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<td>2014</td>
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<td>2013</td>
<td>53.73</td>
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<td>2012</td>
<td>49.70</td>
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<td>46.65</td>
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<td>2010</td>
<td>49.21</td>
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</table>

Return on Equity (%)

<table>
<thead>
<tr>
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<th>Return on Equity (%)</th>
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</thead>
<tbody>
<tr>
<td>2019</td>
<td>16.01</td>
</tr>
<tr>
<td>2018</td>
<td>13.80</td>
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<td>2017</td>
<td>13.31</td>
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<tr>
<td>2016</td>
<td>10.49</td>
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<tr>
<td>2015</td>
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<tr>
<td>2013</td>
<td>14.33</td>
</tr>
<tr>
<td>2012</td>
<td>15.48</td>
</tr>
<tr>
<td>2011</td>
<td>16.17</td>
</tr>
<tr>
<td>2010</td>
<td>15.30</td>
</tr>
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</table>