

**Schedule 2**

**ISSUER REGISTRATION STATEMENT**  
**Sections 97(2), 97(3) and 97(4) of the Securities Act, 2001**

**FORM RS - 2**

**Select One:**     Annual Registration     Issue of Securities

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

Place and date of incorporation:

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Street and postal address of registered office:

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Company telephone number: (\_\_\_\_\_) \_\_\_\_\_

Fax number: (\_\_\_\_\_) \_\_\_\_\_

Email address: \_\_\_\_\_

Financial year-end: \_\_\_\_\_ (month)    \_\_\_\_\_ (day)    \_\_\_\_\_ (year)

Contact person(s): \_\_\_\_\_  
\_\_\_\_\_

Telephone number (if different from above): (\_\_\_\_\_) \_\_\_\_\_

Fax number: (\_\_\_\_\_) \_\_\_\_\_

Email address: \_\_\_\_\_

Did the company file all reports required to be filed by Section 98 of the Securities Act, 2001 during the preceding 12 months?

Yes

No

Did the company file all reports required to be filed by the Companies Act during the preceding 12 months?

Yes

No

**1. Description of the Industry in which the Company Operates**

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

<b>Exchange(s)</b>	<b>Securities Type</b>	<b>No. of Shares</b>	<b>Valuation</b>

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

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**4. Territories in which Securities are Being Offered**

<b>Territory</b>	<b>Effective Date</b>

**5. Description of Share Capital**

c+ Cwj qtkugf

<b>TYPE/CLASS"</b>	<b>No. OF SHARES"</b>
Ordinary	150,000,000

d+ Kuwgf

<b>TYPE/CLASS"</b>	<b>No. OF SHARES"</b>
Ordinary	10,000,000

e+ Qwuxcpf kpi

<b>TYPE/CLASS"</b>	<b>No. OF SHARES"</b>
Ordinary	140,000,000



## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Narcisse Moise

Position: Senior Manager - Credit

Age: 45

Mailing Address: P O Box 8402, Choc, Castries, St Lucia

Telephone No: 464 4234

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Corporate Manager – CIBC FirstCaribbean International Bank (February 2006 to January 2019)

Responsibilities:

- Ensure that financial objectives are achieved by agreed timeline
- Ensure that all credit submissions are of the highest quality with all identified risks mitigated
- Visit customer's place of business at least twice annually
- Maintain credit conversion pipeline above 80%
- Ensure that total portfolio delinquency does not exceed 5%
- Consistently deliver exceptional customer experience
- Ensure that all customer complaints are addressed within 48 hours
- Ensure that all required documentation, security and risk management are in place to ensure satisfactory audit rating

Senior Manager – Credit – Antigua Commercial Bank (February 2019)

Current Responsibilities:

- Contribute positively to ensure that all business targets are achieved
- Ensure that Corporate, Commercial, Consumer, Credit Card and Recoveries portfolios are profitably managed within established risk parameters
- Ensure that total delinquency does not exceed 5% of portfolio
- Ensure that all required documentation, security and risk management systems are in place to ensure satisfactory audit rating
- Ensure that all operational goals are achieved within agreed timelines
- Ensure that all risk management goals are achieved within agreed timelines
- Responsible for the institutionalization and implementation of exceptional customer service standards
- Engender the spirit of team work and a results-driven culture, equity in the distribution of tasks,

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

Bsc Management & Sociology – University of the West Indies (1997 – 2000)

Msc Finance – Leicester University (2004 -2010)

Also a Director of the company     Yes     No

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

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*Use additional sheets if necessary.*

**BIOGRAPHICAL DATA FORMS"**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"**

P co g<Rgvt "P 0Cuj g"

Rquklqp<O cpci gt /aCED'O qtv ci g'( "Vtwu'Ego r cp{ "  
'Nko kgf

Ci g<a77" {gctu" \_\_\_\_\_

O cklpi 'Cfftguu< \_\_\_\_\_ Hktu'J km'Tqcf . 'U0Lqj p0u' ".Cpki wc"

Vgrgr j qpg'P q0' \*48: +6: 3/65331986/6537" \_\_\_\_\_

Nku'lqdu'j grf "f wtkpi 'r cu'lxg" {gctu" \*kpenf kpi 'pco gu'qh'go r m {gtu'cpf "f cvgu'qh'go r m {o gpv0'  
I kxg'dt'gh'f guetkr vqp'qh' current tgr qpukdkkgu0'

O cpci gt. "CED'O qtv ci g'cpf "Vtwu'Ego r cp{ 'Nko kgf /'Lxpg'4228'vq'r t gugt  
Rtqxf g"utqpi "uwr r qtv'vq" y g"Dqctf "qh'F ktgevqtu'd { "ur gctj gcf kpi "y g'r rppkpi "cpf "guvdrkuj kpi "qh'y g'  
i qcnu'cpf "vti gu'qh'y g"Ego r cp{ "vq" gpwtg" y g'r tqh'kcdng" cpf "gh'gev'xg" o cpci go gpv. "eqv'qn'cpf lqt"  
i tqy y "qh'y g'cuugu'qh'y g"Ego r cp{ =Tgur qpukdr'ht' y g'qr gtcv'qpu'qh'y g"Ego r cp{ 0'

Gf wecv'qp" \*f gi tggu'qt" qy gt "cecf go le" s wcrk'kcv'qpu. "uej qqn'cwgpf gf. "cpf "f cvgu+<

Dcej grqt0u'kp' Ceeqwpkpi "0'Ucv'g'Wpkxgtukv{ " "  
Fkr mo c'lp' kvgtpcv'kpcn'Vtwu'O cpci go gpv" \*K/O + "VGR"

Cnuq'c'F ktgevqt'qh'y g'eqo r cp{ " ]"" \_[ gu" ]'Z' "" \_P q"

Ki'tgvckpgf "qp'c'r ctv'ko g'dcuku. 'kpf kcv'g'co qwpv'qh'ko g'vq'dg'ur gpv'f gcrkpi 'y kj "eqo r cp{ "b cvgtu<

*Pqv'Crri'kcdng"*

*Wig'cf'fk'kpcn'lij ggu'Wtp'gegu'ct { 0'*

BIOGRAPHICAL DATA FORMS"

EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"

P co g< " Lq {cppg"D{gtu" \_\_\_\_\_

Rquklqp<"Hpcpeg"( "Ceeqwpkpi "Gzgewkxg" \_\_\_\_\_

Ci g<"\_5; "{gtu"\_\_\_\_\_

O cklpi "Cf ftguu< " I wvj tqr gu."RQO'Dqz"Y : 66.UfRgvgtu".Cpki wc" \_\_\_\_\_

Vgrgr j qpg"P q0" \*48: +986/2282" \_\_\_\_\_

Nkuvlqdu] grf "f wtkpi "r cuv'hkxg"{gtu" \*kpenf kpi "pco gu'qh'go r m{gtu'cpf "f cvgu'qh'go r m{ o gpv0  
I kxg'dtgh'f guetkr vkp'qh'current t gur qpukdkkku0

Hpcpeg"( "Ceeqwpkpi "Gzgewkxg"o"Cpki wc'Ego o gtekn'Dcpni'o'422; "vq'r t gupv"  
Vq'r tqxkf g"utqpi "uwr r qtv'vq'yj g'I gpgtcn'O cpci gt"kp'yj g'r tqxkukp'qh'ceewtcvg"cpf "eqo r tgj gpukxg"  
hpcpekn'ceeqpwu"cpf "o cpci go gpvtgr qt w."r tqhkcdng"cpf "ghgewkxg"ecuj "o cpci go gpv'cpf "yj g'qxgtcm'  
ghhekgpv'cf o kpkutcvkqp"qh'yj g'Hpcpeg."Ceeqwpkpi "cpf "Ewuxqo gt"Uwr r qtv'qr gtevkqp0

Gf wecvkqp" \*f gi tggu"qt"qyj gt"cecf go le"s wcnkhecvkqpu."uej qqn'cwgpf gf ."cpf "f cvgu<

Cpki wc" I kno'J ki j "Uej qqn'o'3; ; 4"vq'3; ; 9"  
Cpki wc"Ucvg'Eqmgi g'o'3; ; 9/3; ; ; "  
DUe'kp"Ceeqwpkpi "o"Wpkxgtukv{ "qh'yj g"Y guv'kpf kgu."Ecxg"J kni'Eco r wu'o'3; ; ; "o"4224"  
Egt vhhgf "Rwdnle"Ceeqwpvcpv'o'Lwn{ "4235"

Cnuq'c" F ktgevt'qh'yj g'eqo r cp{ " ]""\_I gu" ]Z""\_P q"

Ki'tgvckpgf "qp'c'r ctv'ko g'dcuku."kpf kecvg'co qwpv'qh'ko g'vq'dg'ur gpvf gcrkpi "y kj "eqo r cp{ 'o cwgtu<

**Pqv'Crriecdig"**

**Wig'cf fklkpcntlj ggvi'hhpgeguact{0**

**BIOGRAPHICAL DATA FORMS"**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"**

P co g< Tj qf gwg"HEORcki g" Rqukkap<Ngi cn'Eqwpugn'Eqtr qtcvg'Ugetgvct {"

Ci g<5: "{gctu"\_\_\_\_\_

O cklpi 'Cf ft guu< %'Dgmo qpv'Gucvg'.U0Lqj p0u'.Cpki wc"

Vgrjr j qpg'P q0< \*48: +6: 3/6552"0986/6552"

Nku'lqdu'j gr 'f wt kpi 'r cuv'kxg"{gctu"kpwnf kpi 'pco gu'qh'go r m {gtu'cpf 'f cvgu'qh'go r m {o gpv'0  
I kxg'dt kgh'f guetkr vkp'qh'current t gur qpukdkkku0'

Ngi cn'Eqwpugn'Eqtr qtcvg'Ugetgvct { 'cv' Cpki wc'Eqo o gtelcn'Dcpno'Qevqdt.'422: 'q'r tgugpv'  
/ r tqxkf kpi 'hgi cn'cpf 'ugetgvctkn'ur r qtv'q'y g'Dqctf 'qh'F ktgevqtu'cpf 'O cpci go gpv=  
/ O cpci gt'qh'y g'Ngi cnl'Ugetgvctkv'F gr ctvo gpv

Gf wecvkqp'f gi tggu'qt'qyj gt'cecf go ke's wcnk'kecvkqpu.'uej qqn'cwgpf gf.'cpf 'f cvgu<

- Dcej gmt'qh'Ncy u'y kj 'Hktuv'Eruu'J qpqtu/'Wpkxgtukv' 'qh'y g'Y guv'kpf kgu.'Ecxg'J kn'"Eco r wu.  
Dctdcd qu'\*3; ; ; 'q'4224+
- Ngi cn'Gf wecvkqp'Egt v'kecvg'qh'O gtkv'P qto cp'O cprg{ 'Ncy 'Uej qqn'Lco ckec'\*4226'q'4228+
- Ceetgf kgr 'F ktgevqt'Egt v'kecvkqp'o'kpu'kwg'qh'Ej ctvgtgf 'Ugetgvctkgu'Ecpfc c'\*EUC+'/'4232

Cnq'c'F ktgevqt'qh'y g'eqo r cp{" ]""\_I gu" ]'Z ""\_P q"

Ki'tgckpgr 'qp'c'r ctv'ko g'dcuku.'kpf kecvg'co qwpv'qh'ko g'q'dg'ur gpv'f gcnpi 'y kj 'eqo r cp{'o cwgtu<

**Pqv'Crriecdig"**

**Wig'cf fklqpcnlj gvu'htpgeguact {0**

## BIOGRAPHICAL DATA FORMS"

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"

P co g< "Cwvwp"UOI kwepu"

Rqukkqp<Ej keh'kpvtpcn'cwf kqt"

Ci g<" 6; "{gctu"

O cklpi 'Cfftguu< "Co gtlecp'Tqcf ".U0Lqj p0i".Cpki we"

Vgr j qpg'P q0" \*48: +6: 3/64551986/6455"

Nku'lqdu'j grf 'f wtkpi 'r cuv'kxg'"{gctu" \*kpenw'kpi 'pco gu'qh'go r m{gtu'cpf 'f cvgu'qh'go r m{o gpv0  
I kxg'dt'gh'f guetkr vqp'qh'current t gur qpukdkkku0

Chief Internal Auditor at Antigua Commercial Bank- August 2006 to present. Responsibilities are as follows:

- O cpci g'vj g'kpvtpcn'cwf k'F gr ctvo gpv'ht'vj g'CED'I tqw 0
- Gxcnw'g'cpf 'r tqxkf g'cuw'cpeg'qp'vj g'cf gs we { "cpf 'cr r r'ecv'qp'qh'vj g'u{u'go 'qh'kpvtpcn eqpvtqni'ht'vj g'qr g'c'v'qp'y kj k'vj g'CED'I tqw 0Gpuwtkpi 'vj cv'r tqr gt'u{u'go u.'r tqegf w'gu'cpf kpvtpcn'eqpvtqni'ctg'k'p'r r'eg'cpf 'h'qmy gf 0
- O cng'tgeqo o gpf cv'qp'u'cpf "q'ht'cf x'leg'qp'j qy "v'q'o k'p'o k'g'cpf "o cpci g't'kuni'cu'y gni'cu gpuwtkpi 'eqo r r'cpeg'y kj 'u{u'go u.'r q'le'gu'cpf 't'gr'x'cpv'tgi w'v'qp'u'y kj "c'x'kgy "v'k'o r tqx'kpi vj g'I tqw 0'r g'ht'qto cpeg 0
- Eqpf wev'k'px'guki cv'qp'u'y j gp't'gs w'k'gf 0
- Gpuwtkpi 'vj cv't'gr'x'cpv't'ck'kpi 'ku'r tqx'kf gf "v'q'vj g'kpvtpcn'cwf k'uch'0

Gf wev'k'p' \*f gi t'ggu'qt'qy j g't'cecf go le's w'k'le'cv'qp'u.'uej q'qni'c'w'g'p'f gf . 'cpf 'f cv'gu'<

#### November 2011 – The Chartered Institute of Bankers in Scotland"

- Egt'w'k'f "kpvtpcn'k'pcn'T'kuni'O cpci gt' \*E'K'0 +

#### March 2009 – Florida International Bankers Association & Florida International University"

- Cp'k'0 q'p'g { "N'cw'p'f g't'kpi "Egt'w'k'le'cv'qp' \*CO NIEC +

**July 2001 ó"University of Manchester, Great Britain"**

- O cugt"qh'Dwukpguu'Cf o kpkrtcvkqp"\*O DC+:"Hkpcpeg

**May 1993 ó"Barry University, Miami, Florida"**

- Dcej gmt"qh"Uelgpeg"\*DUe+:"Hkpcpeg"( "Geqqo leu"\*O clqt+
- Cuqelcvgu'F gi tgg"\*CUe+:"Eqo r wgt"Uelgpeg

Cnuq'c'F ktgevqt"qh'vj g'eqo r cp{ " ]""\_[ gu" ]'Z""\_P q"

Kt'gvckpgf "qp'c'r ctv"ko g"dcuku."kpf kecvg"co qwpv'qh"ko g'q'dg"ur gpv'f gcrkpi "y kj "eqo r cp{ "b cwgtu<

***Pqv'Crrkcdig***

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***Wig'cfkqpcrtlj ggu'Wpgeguact{0***

4225"Qevdgt"	Wpkxgtuk{ "qh"Vj g"Y guv"Kpf lgu."Ecxcg"J km"Dctdcf qu"
	<ul style="list-style-type: none"> <li>▪ O DC."I gpgtcn'O cpci go gpv</li> </ul>
4223"P qxgo dgt"	Hqtkf c"Cvrcpve"Wpkxgtuk{ "
	<ul style="list-style-type: none"> <li>▪ Egtv"lecvg"qh"cej kxgo gpv"ó"F gdv"Eqmgev"qp"( "Ewuvqo gt"ugtxleg vgej pls wgu</li> </ul>
3; ; ; "Qevdgt"	Wpkxgtuk{ "qh"Vj g"Y guv"Kpf lgu."Ecxcg"J km"Dctdcf qu"
	<ul style="list-style-type: none"> <li>▪ F k r m o c "k p "O cpci go gpv</li> </ul>

Cnq" c" F ktgevqt "qh"vj g"eqo r cp{ " ]""\_ [ gu" ]"Z ""\_ "P q"

Ki'tgvc kpgf "qp" c" r ctv"ko g"dcuku."kpf lecvg"co qwpv"qh"ko g"vq"dg"ur gpv" f gcrkpi "y kj "eqo r cp{ "o cwgtu<"

***Pqv'Crrilecdig"***

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***Wig'čffkšqpcnlj ggu'khpgeguact{0***

**BIOGRAPHICAL DATA FORMS"**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"**

P co g<J gngp'LO'Nqdd{ "

Rqukkqp<Qr gtcvkqpu'cpf 'Ceeqwpvki 'Qhhegt/CED'O qti ci g  
Eqo r cp{ 'Nko kgf "

Ci g<""77"{gctu"

O cklpi 'Cfftguu<\_\_\_\_\_ Rctgu'Xkrci g".Cpki wc"

Vgnr j qpg'P q0' \*48: +986/653416: 3/6534"

Nkv'lqdu'j grf 'f wtkpi 'r cu'kxg"{gctu"ipenw kpi 'pco gu'qh'go r m{gtu'cpf 'f cvgu'qh'go r m{o gpv0  
I kxg'dtlgh'f guetkr vkp'qh'**current** t gur qpukkkkgu0

Qr gtcvkqpu'( 'Ceeqwpvki 'Qhhegt "CED'O qti ci g"( 'VtwuvEqo r cp{ 'Nko kgf +'O c{ '4233"vq"  
rtgugpv'  
/ Cm'Qr gtcvkqpu'cpf 'Ceeqwpvki 'tgrv'gf 'f wkgu

Gf wecvkqp\*"f gi tggu'qt"qyj gt"cecf go le's wcnkhecvkqpu.'uej qqn'cwgp'gf ."cpf 'f cvgu+<

Cpki wc"Ucv'Eqmgi g'6'F kr mo c" 3; : 6"  
WY K6"Gzgewkxg'F kr mo c'lp'O cpci go gpv'Uwf kgu"4225"

Cnq'c'F kgevqt'qh'y'g'eqo r cp{ " ]""\_I gu" ]'Z""\_P q"

Ki'tgvckpgf "qp'c'r ctv'ko g'dcuku.'kpf lecv'co qwpv'qh'ko g'vq'dg'ur gpv'f gcrkpi 'y kj "eqo r cp{ 'o cwgtu<

**Pqv'Crr'kecdig"**

**Wig'cf'fk'kqpcnlj ggu'khp'gegu'ct{0**

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY"**

P co g<O ctlc'Cdtej co "

Rquklqp<C wf k'Ohhlegt "\*\*\*\*\*

Ci g<" 6; "{gctu"\_\_\_\_\_

O cklpi 'Cff tguu<\_\_\_\_\_ Xlm'Ctgc.'U0Lqj p0i".Cpki wc"\_\_\_\_\_

Vngr j qpg'P q0' \*48: +6: 3/6473"\_\_\_\_\_

Nku'lqdu'j g'f 'f wtkpi 'r cuv'hkxg'"{gctu"spenw kpi 'pco gu'qh'go r m{gtu'cpf 'f cvgu'qh'go r m{o gpv0' I kxg'dtlgh'f guetkr vkp'qh'**current** t gur qpukdkkkgu0'

Cwf k'Ohhlegt'o'Cpki wc'Ego o gtekn'Dcpni'o'Lcpwt { '4232'vq'r tgu'gpv'

- Tgxkgy 'r qrlkku'cpf 'r tqegf wtu'ht'eqo r nkpeg'y kj 'Cpki'O qpg{ 'Ncw'pf gtlkpi
- Cuukuv'y kj 'y g'o cpci go gpv'qh'y g'f gr ctvo gpvu'y qtnhny
- Cuukuv'y kj 'y g'ceewtcvg'cpf 'ko gn{ 'r tgr ctv'kp'qh'tgr qtwa'v'y g'Dqctf
- O cng'uqwpf 'tgeqo o gpf cvkp'v'q'tgf weg'tkum'ko r tqxg'eqvtqni'cpf 'qr gtcvkpu
- Y qtnlenqun{ 'y kj 'Gz vgtpci'C wf kqtu.'cpf 'O cpci go gpv'r tqxkf kpi 'cuukucpeg'cu'tgs wkt gf
- Uwr gtxkku'5'uxhh'cwf kqtu
- Cuukuv'lp'tgeqo o gpf kpi 'cpf 'eqpf wev'kpi 'vtcklpi 'hqt'uxhh

Gf wecvkp'f gi tgg'qt'qvj gt'cecf go le's wcnk'ecv'kpu.'uej qqn'cwg'pf gf.'cpf 'f cvgu'<

- DC'o'Wpkxgtukv{ 'qh'y g'Xki kp'Kucpf u'o'3; ; 6/3; ; :
- O DC'lp'Ceeqwp'kpi 'o'Dqy npi 'I tggp'Ucvg'Wpkxgtukv{ 'o'4224/4225
- Egtw'kgf 'Kvgtpci'C wf kqt 'o'Kukw'g'qh'Kvgtpci'C wf kqtu/'422:

Cnuq'c'F ktgev't'qh'y g'eqo r cp{ " ]""\_[ gu" ]'Z'""\_P q"

Ki'tgvckpgf 'qp'c'r ctv'ko g'dcuku.'lpf kcv'g'co qwpv'qh'ko g'v'q'dg'ur gpv'f gcrkpi 'y kj 'eqo r cp{ 'o' cvgtu'<

*Pqv'Crr'kcdig"*

*Wig'cf'fk'kpc'nlj ggu'Wp'gegu'ct{0'*

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

P co g< " Ukmy "Hcpna"

Rqukqap<O cpci gt/" Khqto cvkp"U{uygo u"

Ci g< \_\_\_\_\_66" {gctu"

O cklpi "Cfftguu< \_\_\_\_\_RQ0Dqz "5872"." "J gtdgtvū"Guvcg. "U0"Lqj pāu. "Cpki wc"

Vngr j qpg"P q0"48: +986/6593"942/9: 32"

Nkvlqdu] grf "f wtkpi "r cuv"hxg" {gctu"spenf kpi "pco gu'qh'go r m{gtu'cpf "f cvgu'qh'go r m{ o gpv0  
I kg'dtlgh'f guetk vqp'qh'**current** tgr qpukkkgu0

O cpci gt/"Khqto cvkp"U{uygo u Cpki wc'Ego o gtekn'Dcpni' Lwpg"4238"vq'Rtgugpv"  
P gy qtmCf o kpkutcvqt INCP "Cpcn{uv" Cpki wc'Ego o gtekn'Dcpni' Lcpwct { "4228"vq'O c { "4238  
/ tgr qpukdng'ht'eqo o wplecvkpu"cpf "vej pqmji { "u{uygo u'cpf "r tqlgew="pgy" qtm'cpf "u{uygo u'lw r qtv

Gf wecvkq "f gi tggu"qt"qvj gt"cecf go le"s wcnkcvkpu."uej qqn"cvwgpf gf ."cpf "f cvgu<

DUe'Ego r wgt "Khqto cvkp"U{uygo u/"Cpf tgy u"Wpkgtuk{ "Dgttkp"Ur tlp i u."O K\*3; ; : "6"4224+"

Cmq" c" F ktgevqt"qh'yj g'eqo r cp{ " ]""\_[" gu" ]"z""\_P q"

Ki'gvckpgf "qp" c" r ctv'ko g'dcuku. kpf lecyg'co qwpv'qh'ko g'vq'dg'ur gpv'f gcnpi "y kj "eqo r cp{ "o cvgtu<

**Pqv'Crrnkcdng"**

**Wig'čffkšqpcnlj ggu'khpgeguact {0**

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

P co g<J gkf k'Y guvgaaaaaaaaaaaaaaaaa " Rqukkqp<O cpci gt/'Eqr qtcvg'Dcpnkpi "

Ci g<S; aaaaaaaaa "\*\*\*\*\*

O clkpi 'Cf f t gu<\*\*\*\*\*"RQ0Dqz "Y 3984."Ueqwau'J km'U0Lqj pau.'Cpki wcaaaaaaaaa "

Vgrjr j qpg'P q0" 48: /6: 3/6493 48: /986/9623

Nku'lqdu'j grf 'f wt kpi 'r cuv'kxg' { gctu'kpenf kpi 'pco gu'qh'go r nq {gtu'cpf 'f cvgu'qh'go r nq {o gpw0'  
I kxg'dt kgh'f guetk vqp'qh'current't gur qpukdkkku0"

May 2019 to present- **Manager- Corporate Banking-** Manages the Corporate Loans Portfolio and Corporate Banking Department

**Experience** **Manager- Retail Lending & Recoveries**

Cwi wuv/423: /"  
April, 2019"

- Vq'r tqxkf g'utqpi 'uwr r qt v'q' 'j g'Ugpkqt'O cpci gt'Etgf k'd{ 'o cpci kpi 'j g'Eqpuwo gt'Ngpf kpi .  
Ugewtkkku'cpf 'O clpvpcpeg'cpf 'T geqxgtkku'Wpku'r tqhkcdn' 'cpf "ghgevkgn{

Cr tkn'4235/'Lw{ " **Corporate Accounts Executive**  
423: "

Gf wecvkqp "f gi tggv'qt'qyj gt'cecf go le's wekvecvqpu.'uej qqn'cwgpf gf .'cpf "f cvgu<"

Cwi wuv'4233"	<b>Certified Risk and Compliance Management Professional (CRCMP)</b> Kpvtgpcvqpcn'Cuqekcvqp'qh'Tkumicpf "Eqo r rkcpeg'Rt qhguukqpcu"
O c{ "4233"	<b>Credit Analysis and Lending</b> Gcuvgtp'Ectkddgcp'Kpukwg'qh'Dcpnki "( 'Hkpcpekri'Ugtxlegu"
Ugr vgo dgt'4232"	<b>Professional in Human Resources (PHR+)</b> J T'Egtvkecvkqp'Kpukwg"
Cwi wuv'4229/"Lxpg'422: "	<b>Master of Business Administration</b> Kpvt'Co gtlecp'Wpkxgtukv'qh'Rwgtvq'Tleq.'Ucp'Lxcp'RT"
Cwi wuv'4226/"O c{ "4229"	<b>Bachelor Degree in Psychology (Magna Cum Laude)</b> Wpkxgtukv'qh'yj g'Xkti kp'Kucpf u" %Lqj p'Dtgy gta'Dc{.'U0Vj qo cu'22: 24"

Cnq"cf kgevqt'qh'yj g'eqo r cp{ "" ]"" \_[ gu"" ]z "" \_P q"

Ki'tgclpof "qp"cf r ctv'ko g'dcuku.'kpf kecvg'co qwpv'qh'ko g'vq'dg'ur gpvf gcnpi 'y kj 'eqo r cp{ "o cwgtu<"

---

*Use additional sheets if necessary.*



**BIOGRAPHICAL DATA FORMS"**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"**

P co g<Uj ctqp'P cvj cplgn'

Rqukkap<""Acting" O cpci gt"/Tkm'cpf 'Eqo r rkepeg"

Ci g<""75" {gctu"\_\_\_\_\_

O cklpi 'Cfftguu'<\_\_\_\_\_ O qwpv'Rmcucpv.'U0Lqj p0u'".Cpki wc"\_\_\_\_\_

Vgrgr j qpg'P q0' \*48: +686/63: 3"6: 3/63; 7"\_\_\_\_\_

Nku'lqdu'j grf 'f wtkpi 'r cuv'hkx'g' {gctu" \*kpenw' kpi 'pco gu'qh'go r m' {gtu'cpf 'f cvgu'qh'go r m' {o gpv0' I kxg'dtlgh'f guetkr vkp'qh'**current** t gur qpukdkkkgu0'

ManageActing Manager- Risk & Compliance- April, 2019 to present

-Manages the Risk & Compliance Department and exercises oversight over the Bank's Enterprise Risk Management Programme

Corporate Accounts Executive - July 2010 to April, 2019

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

- Vj g'Wpkxgt ukv' {qh'Nglegugt'/"O cuvtu'lp'Dwukpguu'Cf o kpkut cvkqp'/"Hkpcpeg'"\*422; +
- Vj g'Wpkxgt ukv' {qh'yj g'Y guv'kpf lgu'/"F kr mqo c'lp"O cpci go gpv'F kulkpevkqp+'\*4223+
- Vj g'Wpkxgt ukv' {qh'yj g'Y guv'kpf lgu'/"Cf o kpkut cvkxg'"\*Rt qhgukqpcn'"Uget gvct lgu'Egt vkhlecvg \*4222+
- Ej ct vgt gf "Kpukwvg'qh'Dcpngtu'Dcpnkpi 'Egt vkhlecvg'"\*3; ; ; +

Cnq'c'F ktgevqt'qh'yj g'eqo r cp{ " ]""\_I gu" ]'Z'"\_P q"

Kl'tgvckpgf "qp'c'r ctv'ko g'dcuku.'kpf lecvg'co qwpv'qh'ko g'vq'dg'ur gpv'f gcrkpi 'y kj 'eqo r cp{ 'o cwgtu'<

Pqv'Crr rkecdig"\_\_\_\_\_

Wig'cf'fk'kqpcnlj ggu'khp'geguact {0'

# BIOGRAPHICAL DATA FORMS

## EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

P co g<Uj gtgpg'Dktf'

Rqukkqp<""J wo cp'T guqwtegu'Gz gewkxg'

Ci g<""74" {gctu"\_\_\_\_\_

O cklpi 'Cfftguu<\_\_\_\_\_ Hlctai"J km"RQODqz"4957."U\0"Lqj pai"'.Cpxi wca"'

Vgnrj qpg'P q0' \*48: +686/646216: 3/6462"\_\_\_\_\_

Nku'lqdu'j grf 'f wtkpi 'r cuv'hkxg" {gctu" kpenw kpi 'pco gu'qh'go r m {gtu'cpf 'f cvgu'qh'go r m {o gpv'0  
I kxg"dtlgh'f guetkr vkp"qh" **current** t gur qpukdkkkgu'0

- **Human Resources Executive- Antigua Commercial Bank - August, 2015 to present**
  - o cpci gu'vj g"J T" F gr ctwo gpv'cpf "ku"o clpn {t gur qpukdrg" hqt "f gcrkpi "y kj "J T" cpf "r tgo kugu tgrcvf "kuwgu'hqt" y g'I tqw
- **Training and Development Manager- Sandals Grande Resort – 2001 to July 2015**
  - f gxgnr "cpf "f grkxg" vcklpi 'r tqi tco u=ur gt xkug' kpvgtupj k "Rtqi tco u" cpf "J qur kcrkv { Vcklpi "Rtqi tco u

Gf wecvkp" f gi tggu'qt "qj gt "cecf go le's wcrk hccv kpu. "uej qqu" cwgpf gf. "cpf "f cvgu" <

O Ue"/Tgugctej "cpf "F gxgnr o gpv'Uwf kgu'o Wpkxgtukv { "qh'vj g"Y guv' kpf kgu' Lco ckec"

DUe/I qxgtpo gpv'o Wpkxgtukv { "qh'vj g"Y guv' kpf kgu'o U0C wi wvkg"

Cnq" c" F ktgevqt "qh'vj g" eqo r cp { " ] "" \_ [ gu" ] "Z "" \_ P q"

Kl'tgvckpgf "qp" c" r ctv'ko g"dcuku. kpf lecvg" co qwpv'qh'vko g"vq" dg"ur gpv'f gcrkpi "y kj "eqo r cp { "o cvgtu" <

Pqv'Crrikcdig"

Wig'cf f ktkpcnlj ggu'klp geguct {0

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

P co g<Eqmk" Tqf gkemiO c {pctf "

Rqukkp<Eqo r nkpeg'Ur gekrkuv"

Ci g<7; "{gctu"

O cklpi 'Cff tguu<RQ0Dqz"3: 2; .U0Lqj p0u."Cp0ki wc"

Vgngj qpg'P q"J qo g/"648"/3464."RgtuqpciO qdkg"6"686"/3529"

•" **Employment**"

O t0'O c {pctf "eqo o gpegf "go r m{ o gpv'y kj "Cp0ki wc"Eqo o gtekn'Dcpn'lp"Cwi wu"3; 9; 0'

• **Positions held from July 2007 to the present**

Eqo r nkpeg'Cuukucpv\*Eqo r nkpeg'F gr ctwo gpv'ltqo 'Lwn' 4229"v'F gego dgt"42370

Eqo r nkpeg'Ur gekrkuv/"Cev0pi "\*"Eqo r nkpeg'F gr ctwo gpv'ltqo "Lcpwct { "4238"v'P qxgo dgt 42380

Eqo r nkpeg'Ur gekrkuv\*"Tknio cpci go gpv( 'Eqo r nkpeg'F gr ctwo gpv'ltqo 'F gego dgt"4238"v' r tguqpv'0

Vj g'cdqyg'r qukkpu'tgrvg"v' Cp0k/O qpg{ "Ncwpf gtlpi "\*"CO N+'cpf "vj g'Eqwpgtlpi "H0cpekpi "qh Vgttqtuo "\*"EHV+."CO NIEHV0

• **Brief description of current responsibilities**

Vj g"o ckp" qdlgevkg" qh" vj g" r qukkp" ku"v" uw r qtv" vj g" Eqo r nkpeg" h0pexqp" d{ "f guki pcv0pi . f gxgnr lpi ."cpf "o ckpcklpi "cp" ghgevkg" Eqo r nkpeg" Rtqi tco o g."o qpkqtlpi "tgi wrctn{ "v' gpuwtg" vj cv" vj g" tgs wukg" Cp0k/O qpg{ "Ncwpf gtlpi "r qnekgu" cpf "r tqegf vtgu" ctg" hqto wrvgf . ko r ngo gpvgf ."cpf "cf j gtgf "v" d{ "uvch" cv" cm' r gxgnu" cpf "v' cuukv' lp" gpuwtlpi "vj cv" vj g" Dcpn0u qxgtcmlr qnekgu" ctg" hqmy gf "lp" ceeqtf cpeg' y kj "vj g' GEED' i wk grkpgu" cpf "CED- u' qdlgevkgu0

Cuuqekvqp"qh"Egtvhlgf "Hicwf "Gzco kpgtu"\*CEHG+0""Vj g"uej gf wrgf "gzco kpcvqp"fcvg"ku"vj g hqwtj "s wctvgt"qh"42390

- ❖ Cwgpfgf "c"y q/f c {"eqphgtgpeg"j grf "kp"Cpki wc"cpf ""vngf "Cpki wc"( "Detdwc"Eqo r rkepeg Qhlegtu"Hqtwo ."Itqo "Pqxgo dgt"45"cpf "46."4238"hekkvcvgf "d {"vj g"Qhleg"qh"Pcvkqpcn"ftwi "( O qpg {"Nwpgf gtlpi "EqvtqnRqrk {"\*QPFER+0
- ❖ Cwclpgf "vj g" Cpki/O qpg {"Nwpgf gtlpi "egt vhlcvqp"ó"Egtvhlgf "Cpki/O qpg {"Nwpgf gtlpi "( HkpcpekcnEtlo gu"Rtngxgvkqp"\*ECO NHE+Itqo "vj g"Cpki/O qpg {"Nwpgf gtlpi "( "HkpcpekcnEtlo gu Kpwkwg"kp"Ugr vgo dgt"42380"Vj g"gzco kpcvqp"y cu"eqpf wevgf "kp"Cpki wc0
- ❖ Cwgpfgf "vj g" Hqtkf c "Kvgtpcvqpcn"Dcpngtu"Cuuqekvqp"\*HOC+"CO N"eqphgtgpeg"kp"Hgdtwct {"4235"kp"Hqtkf c."WUC0
- ❖ Cwgpfgf "vj g"5" Cppwcn"\*CECO U+"CO N"icwf "Rtngxgvkqp"Eqphgtgpeg"ó"Cwi wuv"37"vq"38."4233 hekkvcvgf "d {"O ( MEppuwkpi ."j grf "cv"Ucpf cni"tguqtv."UOLqj pæi"Cpki wc0
- ❖ Cwclpgf "vj g" Cpki/O qpg {"Nwpgf gtlpi "egt vhlcvqp"ó"Egtvhlgf "Cpki/O qpg {"Nwpgf gtlpi "Ur gekrkuv \*ECO U+"kp"Hgdtwct {"4233"Itqo "vj g"Cuuqekvqp"qh"Egtvhlgf "Cpki/O qpg {"Nwpgf gtlpi "Ur gekrkuv \*CECO U+0"Vj g"gzco kpcvqp"y cu"eqpf wevgf "kp"Rwgtvq"tleq0

Kl'tgvclpgf "qp"c"r ctv\ko g"dcuku."kpf lecvg"co qwpv"qh"ko g"v"dg"ur gpv'f gcnpi "y kj "eqo r cp {"o cwgtu<

***PqvCrrilecdig'***

***Wig'cf fklqpcnlj gvu'Hlpgeguact{0***

**BIOGRAPHICAL DATA FORMS"**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY"**

P co g<Cxp"D{tqp"Uej qm"

Rqukkqp<RtqlgeV'O cpci gt"

Ci g<74"fgtu"

O cklpi 'Cff tguu<RQ0Dqz "45; 9."Uwpugv"Ncpq".O e"Mpqqpau".Lqi pau."Cpki wc"

Vgrgr j qpg'P q0"qhh'6: 3/659: "lo qd"686/35721j "783/6248"

Nku'lqdu'j grf "f wtkpi 'r cuv'kxg"fgtu"spenw'kpi 'pco gu'qh'go r m{gtu'cpf "f cvgu'qh'go r m{o gpv0  
I kxg"dtlgh'f guetkr vkp"qh"current t gur qpukdkkkgu0

**Antigua Commercial Bank- Project Manager –March 1, 2017 to present**

**Responsible for ensuring the Bank’s projects are managed within time and budget and that process adhere to acceptable project management methodologies such as PRINCE2 or PMI.**

**LIAT (1974 Ltd-January 6, 2014 to February 24, 2017- Network Administrator"**

**LIME/CW Jan 2009 to October 31, 2013- Regional Project Manager"**

Gf wecvkqp"sf gi tggu"qt"qvj gt"cecf go le's wcnkccvku. 'uej qqu'cwgpf gf . 'cpf "f cvgu<

Dcej gmt"qh"Uekpeg'F gi tgg/Eqo r wgt'Gpi kpggtkpi "oHqtkf c"kpukwwg"qh'Vgej pqm { 'i tcf wevf "Lwpq"  
3; ; 2"RTREG4"Hqwpf cvkqp"oP qxgo dgt"4235"

Cnuq'c'F kgevqt"qh'yj g'eqo r cp{ " ]"" \_[ gu" ]☑\_P q"

K'tgckpgf "qp"c'r ctv\ko g'dcuku.'kpf kecvg'co qwpv'qh'ko g'vq'dg'ur gpvf gcrkpi 'y kj 'eqo r cp{ 'o cvgtu<

**Pqv'Crrikkcdig"**

**Wig'cf'fkakpcnlj ggu'Wp'geguact{0**

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

Name: **LOIS TEAGUE**

Position: **ASSISTANT MANAGER – CUSTOMER**

**RELATIONS & SERVICE QUALITY**

Age: **4- YEARS**

Mailing Address: **CROSBIES, ST. JOHN'S, ANTIGUA**

Telephone No.: **(268) 461-4197/ 464-4197**

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of current responsibilities.

- **ASSISTANT MANAGER- CUSTOMER RELATIONS & SERVICE QUALITY- December, 2016 to present**
  - 1. TO MANAGE ALL ASPECTS OF RETAIL BANKING AT THE VILLAGE WALK BRANCH;**
  - 2. TO BE THE “BANKER” OF THE BUSINESS PROCESS RE-ENGINEERING TEAM- RESPONSIBLE FOR REVIEWING ALL CURRENT PROCESSES TO IMPROVE OVERALL EFFICIENCY.**
  
- **CUSTOMER SERVICE SUPERVISOR – ANTIGUA COMMERCIAL BANK- 2007 TO 2016 – Teller Supervisor**

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

**POST GRADUATE DIPLOMA IN BANKING & FINANCIAL SERVICES FROM THE UNIVERSITY OF LEICESTER. ENGLAND.**

Also a Director of the company       Yes       No

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

**NOT APPLICABLE**

*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: PATRICIA C. FARRELL

Position: ASSISTANT MANAGER - RECOVERIES

Age: 48 YEARS

Mailing Address: P. O. BOX 922

ST. JOHN'S,

ANTIGUA

Telephone No.: 268-764-4267

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

#### ANTIGUA COMMERCIAL BANK –

June 01, 2012 – January 31, 2019: Supervisor – Securities & Maintenance ACB

- Audit securities relative to newly booked loans, detecting and ensuring correction of loan security omissions and irregularities, and following for perfection in order to ensure that all documents are in place prior to disbursement.
- Function as the primary custodian of all security documents, ensuring that dual custody is maintained at all times in accordance with the Bank's policy and procedures.
- Ensure that loans are properly disbursed/processed to Customers' accounts in an accurate and timely manner once the pledged security is in place.
- Ensure that all insurance premiums are paid on a timely basis to minimize risk and loss, and to protect the Bank's interest should it become necessary.
- Assist the Recoveries Department with realization of securities.

February 01, 2019 – Assistant Manager – Recoveries ACB

- Manage a collection strategy ensuring that routine credit operations inclusive of calls, visits, collecting payments, refinancing loans, taking new collateral, legal action, compiling and providing statistical reports etc. are carried out.
- Ensure that the unsatisfactory account portfolio is managed profitably to reduce the ratio of unsatisfactory accounts and minimize any potential loss.
- Ensure that all required documentation and security relative to unsatisfactory accounts are in place, and that any legal action taken is properly executed in order that ACB does not suffer any financial loss or negative exposure.
- Prepares Applications for Restoration of Non-Performing Accounts, where applicable.
- Prepares a history of each account with requests for Notices to Pay Off for accounts approved for foreclosure.

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

Certificate of Achievement – The University of the West Indies Open Campus – Supervisory Management:  
July 2016  
Associate to the Institute of Canadian Bankers: June 2003  
Certificate of Achievement – Florida Atlantic University – Debt Collection and Customer Service Techniques:  
November 2001  
Advanced Level Accounting – University of London/General Certificate of Education: June 1994  
Graduate High School Diploma – Princess Margaret Secondary: 1981-1987

Also a Director of the company       Yes       No

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

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*Use additional sheets if necessary.*

7. DIRECTORS OF THE COMPANY

Information concerning non- Executive Directors:"

P co g<Nqttckpg" Tcgdwtp\*\*hqtogtrf "J gcf rfg{ + " Rqukkqp"aaEj ckto cpaaa"
Ci g<""72"{gctu"
O cklpi "Cf f tguu<""\_RQ0Dqz"378: ."Dgmg"Xlky "Gucvq."
U0Lqj p0u."Cpki wc"
Vgrgr j qpg"P q0"682/68: 5 086/4355"

Nku'ldu'j grf "f wtkpi "r cu'lxg"{gctu"penwf g"pco gu'qh'go r rj {gtu'cpf "f cvgu'qh'go r rj {o gpv0'

- Director, Crystal Cay td.
- Chairman- Antigua and Bar uda ourism Authority
- Joint O ner o eyonna Beach All nclusive Johnson Point, Antigua April 200 - Present

I kxg'dtlgh'f guetkr vqp"qh"current t gur qpukdkkku"

Ej ckto cp"qh'yj g'CED'Dqctf "
F ktgevqt"qh'yj g'CED'O qti ci g"( "Vtwuv'Eqo r cp{ "Nko kxgf u'Dqctf "o"cr r qlkpvf "d{ "CED'Dqctf "
Ej ckto cp"qh'yj g'hqmy kpi "Dqctf "Uwd/Eqo o kwggu<
/ I qxgtpcpeg"cpf "Gzgewkxg Committee
O go dgt"qh'yj g'hqmy kpi "Dqctf "Uwd/Eqo o kwggu<
/ J wo cp'Tguqwtegu"( "Eqo r gpucvqp
NoNote Board Mem er - Cari ean Corporate Credit Card Corporationon

Gf wecvkqp"fi gi tggu"qt"qyj gt"cecf go le"s wcnkhecvkqpu."uej qqu"cwgpf gf ."cpf "f cvgu+<

- / F qevqtcn'Ecpf kf cvg'hqt "yj g'F qevqtcvg'lp'Dwukpguu'Cf o kpkmtcvkqp."Wpkxgtukv{ "qh'yj g'Y guv'kpf kgu. Dctdcf qu"o"422: "o"Rtgugpv
/ O cugtu'lp'Dwukpguu'Cf o kpkmtcvkqp"o"Wpkxgtukv{ "qh'yj g'Y guv'kpf kgu."Dctdcf qu"o"3; ; 9
/ Dcej grqt"qh'Ctu'F gi tgg"o"O cyj go cvku"( "Geqpqo keu."Ektvq"Eqmgi g."Eco dtkf i g"Wpkxgtukv{. Gpi rpf "o"3; ; 2
/ Ceetgf kxgf "F ktgevqt "Egtvkecvkqp"o"kpukwvg"qh'Ej ctvgtgf "Ugetgvctkgu"Ecpfc c"EUUC +/"4235

Wig'effkxpcnlj ggu'khpgeguact{"

**DIRECTORS OF THE COMPANY**

**Information concerning non- Executive Directors:**

P co g<""T gi kpcrf "N. Rgvgtuqp"\_\_\_\_\_

Rqukkqp<""Xleg"/'Ej ckto cp""""""

Ci g<"" 89" {gctu"\_\_\_\_\_

O ckkpi 'Cf ft guk<"\_\_\_\_\_ Nkdgtw'Xlrci g."\_\_\_\_\_

\_\_\_\_\_ U0Rcwru.'Cpki wc'"\_\_\_\_\_

Vgrgr j qpg'P q0'945/: 232 096/3453"

Nku'lqdu'j grf 'f wtkpi 'r cuv'hkxg' {gctu"spenwf g'pco gu'qh'go r m {gtu'cpf 'f cvgu'qh'go r m {o gpv#0'

- / F ktgevqt.'O cxku'Ecdtcr'O gf kcrn'Egpvtg
- / Ugrh/Go r m {gf 'Hcto gt
- / Tgvktgf 'Vgcej gt
- / Uo cm'Dwukpguu'Qr gtcvqt"o"Cwpv'Xlga'Xctkgv{ 'Uqgtg"o'Qy pgt IO cpci gt

I kxg'dtlgh'f guetkr vkqp"qh'**current** tgr qpukdkkkgu"

- F ktgevqt"qh'yj g'CED'Dqctf "
- F ktgevqt"qh'yj g'CED'O qti ci g( "Vtwuv'Eqmpany'Nimited's'Dqctf "o'cr r qkpvfg 'd { 'CED'Dqctf "
- Ej ckto cp"qh'yj g'hqmny kpi 'Dqctf 'Uwd/Eqo o kwggu<"
  - / Etgf k'Eqo o kwgg
  - / Uej qrtuj kr 'Uetggpkpi 'Eqo o kwgg
- O go dgt"qh'yj g'hqmny kpi 'Dqctf 'Uwd/Eqo o kwggu<"
  - / I qxgtpcpeg"cpf 'Gzgewkxg'Eqo o kwgg
  - / Cwf k'(' 'Tkum'O cpci go gpv'Eqo o kwgg
  - / Vgej pqmji { 'Eqo o kwgg

Gf wecvkqp"sf gi tggu"qt"qvj gt"cecf go le's wcrkhecvkqpu.'uej qqm'cwgpfgf .'cpf 'f cvgu+<"

- / Dcej grqt"qh'Gf wecvkqp"o'P gy 'Dtwpuy kem'Ecpfc c"o'3; 9:
- / Ceetgf kgr 'F ktgevqt'Egtwhecvkqp"o'Kpukwng'qh'Ej ctvgtgf 'Ugetgvctkgu'Ecpfc c"EUUC+/'4233

**'DIRECTORS OF THE COMPANY**

**Information concerning non- Executive Directors:**

P co g<""O cxku'I gqti g"\_\_\_\_\_

Rqukkqp<""Xleg/Ej ckto cp"\_\_\_\_\_

Ci g<""82"{gctu"\_\_\_\_\_

O ckkpi 'Cf ftgu<""Etqudkgu"\_\_\_\_\_

\_\_\_\_\_ U0Lqj p0u.'Cpki wc'"\_\_\_\_\_

\_\_\_\_\_

Vggr j qpg'P q0'686/3448 945/3448"

Nku'lqdu'j grf 'f wtkpi 'r cuv'hkxg'{'gctu"kipenf g'pco gu'qh'go r mq {gtu'cpf 'f cvgu'qh'go r mq {o gpv#0

/ I gpgtcn'O cpci gt'o'Cpki wc'Hkuj gtkgu'Nm 06'3; : 8'o'2019 retired

Small Business Operator

I kxg'dtlgh'f guetkr vkp'qh'current t gur qpukdkkkgu"

Xleg/'Ej ckto cp'qh'y g'CED'Dqctf "

F ktgevqt'qh'y g'CED'O qti ci g'( "Vt wuv'Ego r cp{ 'Nko kfg )u'Dqctf "o'er r qkpvf 'd { 'CED'Dqctf "

Ej ckto cp'qh'y g'hqmy kpi 'Dqctf "Uwd/Ego o kweg<

/ J wo cp'Tguqtegu'( 'Ego r gpucvkp'Ego o kweg

O go dgt'qh'y g'hqmy kpi 'Dqctf "Uwd/Ego o kwegu<

/ I qxgtpepeg'( 'Gzgewkxg'Ego o kweg

/ Cwf k'( 'Tkmi'O cpci go gpv'Ego o kweg

/ CED'Nqku'J 0Nqenj ctv'Uej qrtuj kr 'Uetggkpi 'Ego o kweg

/ Board o rustees- ACB Pension Scheme

Gf wecvkq"\*f gi tggu'qt'qvj gt'cecf go le's wcnkhecvkqpu.'uej qqu'cwgpf gf .'cpf 'f cvgu+<

/ O cuvgtu'kp'Dwukpguu'Cf o kpkntcvkq'o'Wpkxgtukv{ 'qh'y g'Y guv'Kpf kgu.'Dctdcf qu'o'4226

/ Gzgewkxg'F kr mqo c'lp'O cpci go gpv'o'Wpkxgtukv{ 'qh'y g'Y guv'Kpf kgu.'Dctdcf qu.'4224

/ F kr mqo c'lp'I gpgtcn'Ceeqwpvkpi " /'Wpkxgtukv{ 'qh'Uetcpvqp.'Rgppu{ rkcplc'/"3; : 8

/ Egt wkecvgu/'Kpukwvg'qh'Ej ctvgtgf 'Ceeqwpvcpv'qh'y g'Gcuvgtp'Ectkddgcp"\*ECCE+.

vj g'Ectkddgcp'Cuuqekvkp'qh'Cwf k'Ego o kweg'O go dgtu'Kpe0\*ECCEO +cpf

vj g'Ectkddgcp'I qxgtpepeg'Vtcklpi 'Kpukwvg'\*EI VK-

/' Ceetgf kfg 'F ktgevqt'Egt wkecvkq'o'Kpukwvg'qh'Ej ctvgtgf "Uetgvctkgu'Ecpfc c"\*EUC +o'4234

**Wug'cffkqpcnlj ggu'khpgeguact{0**

**DIRECTORS OF THE COMPANY**

**Information concerning non- Executive Directors:**

P co g<""Ucpf tc'F gttkeni'\_\_\_\_\_

Rqukkqp<""F ktgevqt"\_\_\_\_\_

Ci g<""75"{gctu"\_\_\_\_\_

O cklpi 'Cf f tguu<""RQODqz"57; ."\_\_\_\_\_

U0Lqj p0u.'Cpwi wc""\_\_\_\_\_

Vgng r j qpg'P q0'986/7583"

Nku'lqdu'j grf 'f wtkpi 'r cu'kxg"{gctu"kpemf g'pco gu'qh'go r nq {gtu'cpf 'f cvgu'qh'go r nq {o gpv'0

2017 to 2019 Chief Financial Officer (CFO) - Eastern Caribbean Asset Management Corporation (ECAMC)

2016- 2017- Financial Consultant;

I kxg'dtlgh'f guetkr vqp"qh"**current** t gur qpuklrkkgu"

F ktgevqt"qh'vj g'CED'Dqctf "

Ej ckto cp'qh'vj g'hqmy kpi 'Dqctf "Uwd/Eqo o kweg<  
/ Vgej pqmi { 'Eqo o kweg

O go dgt'qh'vj g'hqmy kpi 'Dqctf "Uwd/Eqo o kwegu<  
/ Etgf k'Eqo o kweg  
/ J wo cp'Tguwtegu'( 'Eqo r gpucvqp'Eqo o kweg  
/ Cwf k'( 'Tkun'O cpci go gpv'Eqo o kweg

Gf wecvkqp"fgi tggu'qt'qyj gt'cecf go le's wcnkhecvkqpu.'uej qqm'cwgpf gf .'cpf 'f cvgu+<

- / O DC'Hpcpeg.'O ctngv'kpi '( 'F gekukqp'Uelgpegu'o'Mgmqi i 'Uej qqr'qh'O cpci go gpv'o'P qt'vj y guwtp Wpkxgtukv{.'Gxcpuvqp.'Kkpkku'o'3; ; 5
- / DUe0'kf wwtken'Gpi kpggtkpi "o'Ucphqtf'Wpkxgtukv{.'Ucphqtf.'Ecnkhtpke'o'3; ; :
- / Rtqhgukqpcn'Egt vhecvkqpu'o'EHC'o'Egt vhegf 'Hpcpeken'Cpen{uw/'3; ; ;
- / Ceetgf kvf 'F ktgevqt'Egt vhecvkqpu'o'Kpukwng'qh'Ej ctvgtgf 'Ugetgwctkgu'Ecpcf c"EUUC+'o'4238

Wig'cf f kqpcnli'j ggu'khpgeguact{0

## DIRECTORS OF THE COMPANY

### Information concerning non- Executive Directors:

P co g<aUj ctqp'C00 cwj gy /Gf y ctf u'"\_\_\_\_\_

Rqukkqp<""Xleg/Ej ckto cp"\_\_\_\_\_

Ci g<""6: "{gctu"\_\_\_\_\_

O cklpi 'Cff tguu<""RQ0Dqz '4556.'Tq{cn'Guvcg'"\_\_\_\_\_

\_\_\_\_\_U0Laj pœ.'Cpwi wc'"\_\_\_\_\_

Vngr j qpg'P q0'986/75; 31784/6444"

Nku'lqdu'j grf 'f wtkpi 'r cuv'kxg'"{gctu"spenw g'pco gu'qh'go r m{gtu'cpf 'f cvgu'qh'go r m{o gpv0

/ Qy pgt IO cpci gt'ó'Eqqeqtf 'Dwukpguu'Cuuqekcvgu.'Ej ctvgtgf 'Ceeqwpvcpw'ó'4232'ó'r tguqpv

I kxg'dtlgh'f guetkr vkp'qh'**current** tgur qpukdkkku

F ktgevqt'qh'y' g'CED'Dqctf "

"F ktgevqt'qh'y' g'CED'O qti ci g'("Vt wuv'Ego r cp{ "Nko kvf )u'Dqctf "ó'cr r qkpvf 'd{ 'CED'Dqctf "

Ej ckto cp'qh'y' g'hqmty kpi 'Dqctf "Uwd/Ego o kvgg<

/ Cwf kv'("Tkun'IO cpci go gpv'Ego o kvgg

O go dgt'qh'y' g'hqmty kpi 'Dqctf "Uwd/Ego o kvggu<

/ overnance & Executive 'Ego o kvgg

/ Credit Committee

/ Board o trustee- ACB Pension Scheme

Gf wecvkqp'f gi tggu'qt'qyj gt'cecf go le's wcnk'kecvkpu.'uej qqu'cwgpfgf . 'cpf 'f cvgu<

/ Eqpvkpwkpi 'Rtqhguukqpcn'F gxgnr o gpv'Eqwtugu'ó'3; ; 6'ó'Rtguqpv

/ Kvgtvkvkpcn'Hkpcpekcn'Tgr qt kpi 'Ucpf ctf u'Vtckp'y' g'Vtckp'gt'Eqwtug'ó'4234

/ Ej ctvgtgf 'Ceeqwpvcpv'F guki pcvkqp'ó'Vj g'Cvcpv'Uej qqrq'qh'Ej ctvgtgf 'Ceeqwpvcpw'ó'P qxc'Ueqvk.  
Ecpcf c'ó'3; ; 6

/ Dcej grqt'qh'Ego o gteg'F gi tgg'ewo 'rxf g+ó'F qwdrg'O clqt'lp'Ceeqwpv' (" 'Hkpcpeg'ó'U00 ct {œ  
Wpkxgtuky'. 'P qxc'Ueqvk.'Ecpcf c'ó'3; ; 4

/ Ceetgf kvf 'F ktgevqt 'Egtv'kecvkqp'ó'Kpvkwwg'qh'Ej ctvgtgf 'Ugetgvtkgu'Ecpcf c' "EUC +ó'4238

Wig'čffk'kpcn'lj ggvi'khp'gegu'ct{0

## DIRECTORS OF THE COMPANY

### Information concerning non- Executive Directors:

P co g<""Ecuucpf tc'R0Uko qp""

Rqukkqp<""F kt gevqt"\_\_\_\_\_

Ci g<"" 74" { gctu"\_\_\_\_\_

O cklpi 'Cff tguu<"" Ecpg'F tkxg'. 'Lgh t g { ø'Guævg'. 'Rqwtu. 'Cpki wc""Vgng j qpg"\_\_\_\_\_

P q0942/7377"

Nku'lqdu'j grf 'f wt lpi 'r cu' hkg" { gctu" kpenf g' pco gu'qh'go r rj { gtu'cpf 'f cvgu'qh'go r rj { o gpvø'

/ Rtlpekr cn' 'Ceeqwp lpi 'Uqrwkp u'3; ; ; 'v' r t g u g p v

I kxg' dtlgh' f guetkr vqp' qh' **current** t gur qpukkkkgu"

#### Principal- Accounting Solutions

Cwf k' 'Ceeqwp lpi . 'Vcz. 'Rc { tqm' Uqhy ctg' kpuccm' vqp. 'Uchh' Vtclplpi 'cpf 'Hpcpekn' Cf xkuqt 'v' 'Dwukp guugu' 'cpf 'kpf kxk' wcu"

#### Director of the ACB Board"

O go dgt' qh' yj g' hqmy lpi 'Dqctf 'Uwd/ Ego o kxggu<"

- / Etgf k' Ego o kxgg
- / Cwf k' ( 'Tkm' O cpci go gpv' Ego o kxgg
- / Vgej pqmji { 'Ego o kxgg
- / Chairman- Board o rustees- ACB Pension Scheme

Gf wecvqp" f gi tggu' qt' qvj gt' cecf go le' s wcnk' ecvqp. 'uej qqn' cwgpf gf . 'cpf 'f cvgu+<"

B.SC (Hons) Accounting 1991 –UWI, Cave Hill

ACCA, 1997 –Association of Certified Chartered Accountants;

Diploma, Computer Repair & networking 2001-Antigua & Barbuda Institute of Information Technology

Chartered Director - Caribbean Governance Institute- 2019

Wig' t f f l w p c n l j g g u l h i p g e g u a c t { 0

## DIRECTORS OF THE COMPANY

### Information concerning non- Executive Directors:

P co g<""Cf gmwprg'Q0Quqdc'"\_\_\_\_\_

Rqukkqp<""F kt gevqt"\_\_\_\_\_

Ci g<""\_58"{gctu"\_\_\_\_\_

O cklpi 'Cf f t guu<""\_RQ0Dqz'J co o gthgnf ".Qh' 'Cm'Uclpw'Tqcf . 'U0Lqj p0u.'Cpki wc"\_\_\_\_\_

Vgrgr j qpg'P q0942/49: 8"

Nku'lqdu'j grf 'f wtkpi 'r cuv'kxg"{gctu"kipenwf g'pco gu'qh'go r mq {gtu'cpf 'f cvgu'qh'go r mq {o gpv0'

#### Citizenship by Investment Unit- August 23, 2013 to 2019– Compliance Officer"

– 'Eqo r nkpeg'cpf 'F wg'F kki gpeg'tgrcvgf "gz gtekugu'cpf "cuuguuo gpvu

**-Trium Bank & Trust Ltd.- January 2012 to November 2012** óUgpkqt "O cpci gt 'Tkun'cpf  
Eqo r nkpeg'Qhkegt

I kxg'dtkgh'f guetkr vkqp'qh'**current** t gur qpukdkrkkgu

#### Director of the ACB Board"

O go dgt'qh'y'g'hqmty kpi 'Dqctf "Uwd/Eqo o kwgg<""

- / Etgf k'Ego o kwgg
- / J wo cp'Tguqwtegu'('Eqo r gpucvkqp'Ego o kwgg
- / echnology Committee
- / Scholarship Screening Committee

Gf wecvkqp'f gi tggu'qt"qvj gt'cecf go k's wcnk'kcvkpu.'uej qqn'cwgpf gf . 'cpf 'f cvgu<'

**Certified professional Anti-Money Laundering (CP/AML)** April 2016 –Florida International Bankers Association (FIBA), Inc. in Partnership with Florida International University;

**Certificate in Financial Planning-** August 2009 – Florida State University;

**Anti-Money laundering Certified Associate (AML/CA)** –January 2009–Florida International Bankers Association (FIBA), Inc. in Partnership with Florida International University;

**Bachelor of Commerce-** May 2006- Saint Mary's University, Halifax Nova Scotia, major: Finance  
Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2018

Wug'cf f kwp'crlj ggvi'kthgeguact'0'

**DIRECTORS OF THE COMPANY**

**Information concerning non- Executive Directors:**

P co g<aE0F cxkf uqp"Ej ctrgu"aaaaaa "

Rqukkqp<aaF kt gevqt"aaaaaaaaaaaaaaaaaaaa "

Ci g<aa77" {gctu'aaaaaaaaaaaaaaaaaaaa "

O cklpi "Cfftgu<aa"U0Emktø"J gli j w."RQ0Dqz"5923."

aa "

aaaaaU0Lqj pø."Cpki wc"aaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaaa "

Vgrgr j qpg"P q0%: 2/6326\*y +!686/9337\*o +"

Nku'lqdu'j grf "f wtłpi "r cu'kxg" {gctu"kpemf g'pco gu'qh'go r m {gtu'cpf "f cvgu'qh'go r m {o gpv#0'

**-General Manager / Director-** at Hutchinson Antigua – April 2016 to present;

**-Managing Director** – Cable & Wireless Lee wards, BVI and TCI between 2010 and 2012.

**-General Manager Antigua** -2002 through 2015.

Director of the ACB Board

Member of the following Board Sub-Committees:

- Governance & Executive Committee
- Technology Committee
- Scholarship Screening Committee

I kxg"dtłgh'f guetkr vqp"qh'current"t gur qpukdkkku"

**-General Manger /Director at Hutchinson Antigua**

- Oversee the daily operations;

**-Owner and manage audit practice at CD Charles Chartered Accountants**

- auditing for private companies , public and non-profit organisations to statutory authority;
- auditing and business advisory role including companies involved in wide range industries;
- preparation of financial forecast ,cash flow projects, assistance to clients in establishing accounting policies ,preparation of corporate tax returns, tax planning and consultation and preparation of annual returns.

**-Directorships**

- Director Eastern Caribbean Amalgamated Bank –October 2015 to present;
- Director Antigua Lions Club –July 2016 to present.

Gf wecvpp "f gi tggut"qt "qj gt"cecf go le's wercv qpu."uej qqu"cwgpf gf ."cpf "f cvgu<

-Canadian Institute of Chartered Accountants –CA

- Institute of Chartered accountants of Eastern Caribbean (ICAEC)-CA -1986

Dual Degree of St. Mary's University – Halifax, Nova Scotia, Canada

- Bachelor of Commerce, B.Comm-Major in Accounting- St. Mary's University – 1984;
- Bachelor of Arts ,BA –Major in Economics -1984

Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2008

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY

Information concerning non-Executive Directors:

Name: C. Kevin Silston

Position: Director

Age: 44 years

Mailing Address: Old Popeshead Road, Mount Pleasant  
St. John's, Antigua

Telephone No.: 764-6649(m), 5 6 1 -8381 (h)

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

- Medical Benefits Scheme (MBS), Nevis Street, St. John's, Antigua.  
*Chief(Executive Officer- October 2017 to Present*
- International Monetary Fund, Washington, D.C.. USA  
*Advisor to Executive Director for Canada, Ireland and the Caribbean –Sept. 2013 to Feb. 2017.*

Give brief description of current responsibilities

- managing a Public Corporation primarily responsible for financing healthcare in Antigua and Barbuda with specific tasks including:-
    - managing 175 employees;
    - overseeing the operation of six pharmacies;
  - managing the Antigua and Barbuda Central Procurement Unit (ABCPU).
- Director o the ACB Board -Mem er o the ollo ing Board Su -Committees - Credit Committee uman Resources and Compensation Committee echnology Committee Board o rustees- ACB Pension Scheme

### Directorships

- Mount St. John's Medical Centre Board of Directors

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

- The University of the \West Indies, Mona Campus, Kingston, Jamaica  
Masters of Science in Economics (2002)-(UWI Fellowship)
- The University of the West Indies, Mona Campus, Kingston, .Jamaica  
Bachelor of Science in Economics and Accounting (1997)

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY

### Information concerning non- Executive Directors:

Name: C. Kamilah Roberts

Position: Director

Age: 37 years

Mailing Address: # 12 Deep Bay Heights,  
St. John's, Antigua

Telephone No.: 1-268-464-5265(m)

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

Roberts & Co.t Attorneys-at-Law -April, 2005 -present  
Current position:Senior Partner

Give brief description of current responsibilities

- Actively participate in the management of the Law Firm and heads the Firm's Litigation Department and the Banking, Finance and Securities Department to include but not limited to:-
  - providing legal advice on a range of corporate and banking matters including lending and securities, disputes arising from the bank-customer relationship, contract law disputes, debt recovery challenges and a range of employment disputes;
  - acting on behalf of financial institutions in debt recovery matters, civil proceedings and in labour proceedings before the Industrial Court.
- Practicing Law in the following main areas :- Banking and Commercial Law; Civil Litigation; Real Estate Law; Employment Law; Family Law; Probate; Medical Negligence.

#### **Directorship Directorships**

- Roberts & Co. Inc. - Director (company engaged in the provision of legal and related services)
  - CMT Corporate Services Ltd. -director (corporate management service provider)
  - CMT International Ltd. - director (corporate management service provider)
- Director of the ACB Board -Member of the following Board Sub-Committees:  
- Credit Committee; Human Resources and Compensation Committee; Audit & Risk Management Committee; Scholarship Screening Committee

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

- Bachelor of Laws (Hons) –University of Leicester, UK, 2003
- Bar Vocational Course- BPP Law School, UK 2004
- Legal Education Certificate (LEC)- Norman Manley Law School, Jamaica, 2005
- Master of Laws- Kings College ,London (Intellectual Property), UK, 2012.
- Accredited Director Certification Institute of Chartered Secretaries Canada  
CSA - 2019

*Use additional sheets if necessary.*

**8. SUBSTANTIAL SHAREHOLDERS**

- (a) Principal owners of the company (those who beneficially own more than 5% of the common and preferred shares presently outstanding whether directly or indirectly) starting with the largest common shareholder. Indicate by endnote any transaction where the consideration was not cash. State the nature of any such consideration.

**SECURITIES NOW HELD:**

<b>Name: Address:</b>	<b>Class of Shares:</b>	<b>No. of Shares:</b>	<b>% of Total</b>

- (b) Include all common shares issuable upon conversion of convertible securities and show conversion rate per share as if conversion has occurred.

**UPON CONVERSION:**

<b>Name: Address:</b>	<b>Class of Shares:</b>	<b>Conversion Rate:</b>	<b>No. of Shares upon Conversion</b>	<b>% of Total*</b>

\* Current holding of shares if conversion option were exercised.

**9. Name and Address of Parent**

<b>Name:</b>	<b>Address:</b>	<b>Country of Incorporation:</b>	<b>Countries of Registration (where applicable)</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>

**10. Name(s) and Address(es) of Subsidiary(ies)**

<b>Name:</b>	<b>Address:</b>	<b>Percentage Ownership:</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>

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

<b>Name:</b>	<b>Address:</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>

## SIGNATURES

A Director, the Chief Executive and Corporate Secretary shall sign this Registration Statement on behalf of the company. By so doing each certifies that he has made diligent efforts to verify the material accuracy and completeness of the information herein contained.

Name of Chief Executive Officer:  
Joanna Charles - General Manager



Signature

January 31, 2020  
Date

Name of Director:  
Lorraine Raeburn - Chairman



Signature

January 31, 2020  
Date

Name of Corporate Secretary:  
Rhodette F.C. Paige - Legal Counsel/Corporate  
Secretary



Signature

January 31, 2020  
Date