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# CORPORATE AND INVESTMENT BANKING UNIT BUSINESS PROFILE



First Citizens



## FINANCIAL STRENGTH AND STABILITY

First Citizens is a regional financial services group with a strong foundation built on decades of experience. We also have leading technology, a complete suite of products and services, and market-tested expertise that are cutting edge and globally competitive.

**Our Vision** is to be our stakeholders' preferred financial partner through excellence, care and integrity.

**Our Mission** is to build rewarding and sustainable relationships through a highly engaged team, versatile and secure technology and innovative financial services.

In 2020, First Citizens was awarded Bank of the Year Caribbean by Latin Finance, symbolising our commitment to providing world-class service. This achievement is also a testament to our first-rate operations which deliver state-of-the-art solutions and exceptional peace of mind to our valued customers.



# STRENGTH IN NUMBERS

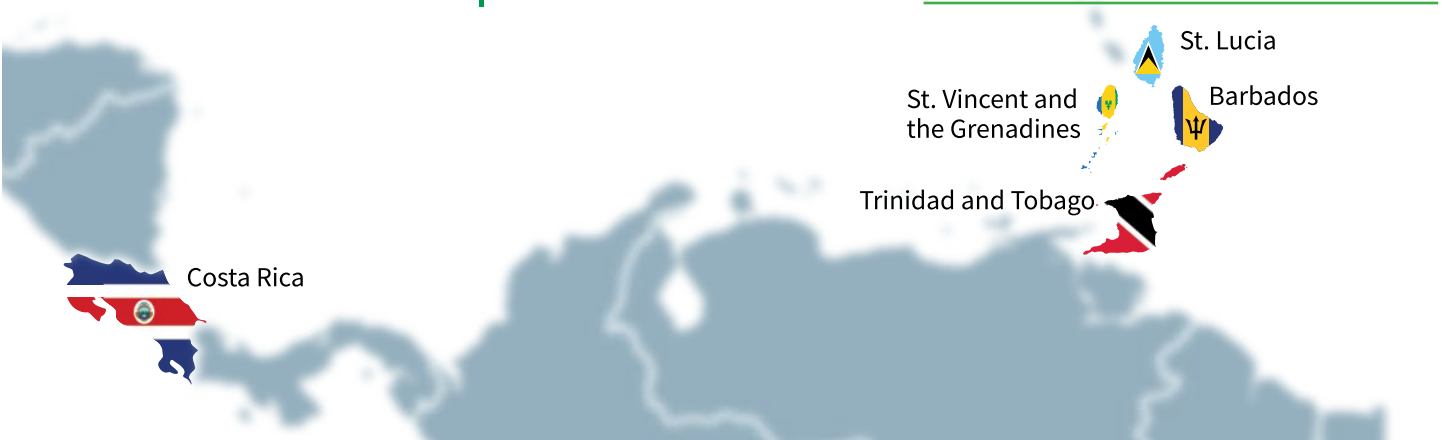
For the financial year ended 30 September 2020, the First Citizens Group's total assets amounted to TT\$47.4 billion.

## First Citizens Group Shareholder Value Added and Key Performance Highlights

KPI	Sept 2020
Total Assets	\$47.4B
Shareholder's Equity	\$7.42B
Capital Adequacy Ratio	39.44%

**TT\$ 47.4<sup>B</sup> | BBB-/A-3**

### First Citizens Regional Presence





First Citizens Corporate and Investment Banking Unit (CIBU) is one of the region's premier financial solution providers for large corporate entities, with the expertise and ability to deliver customised financial products based on the individual requirements of each of our customers.

Our team is well equipped with relationship managers who will work with you to develop the best financing solutions for your business. Dedicated portfolio management and customer service teams ensure that our corporate clients experience the highest levels of service excellence.

## OUR PRODUCTS AND SERVICES INCLUDE

- Project Financing
- Corporate and Sovereign Debt Issuances
- Working Capital Financing Solutions
- Structured Financing
- Bonds and Guarantees



## CORPORATE AND INVESTMENT BANKING TEAM



### **Tariq Alli – General Manager**

Tariq has 20 years of experience in corporate finance spanning capital markets, deal origination, syndication and structuring. He joined First Citizens in 2011 and has held the position of Assistant General Manager - Corporate and Investment Banking Unit since July 2017.

He attained a Bsc in Accounting (Honours) from The University of the West Indies and an MBA (Distinction) from the Edinburgh Business School.



### **Felipe Castro – Head – LATAM**

Felipe has 25 years of experience in the financial sector having had responsibility for revenue generation, deal origination and execution. Operating out of Costa Rica as the First Citizens Regional Manager for Central America and LATAM for the last 9 years, he brings his wealth of experience.

Felipe is the holder of a BSc in Business Administration from the Universidad Latino Americana in Costa Rica and a Post Graduate Degree in Capital Markets from the Universidad de Costa Rica.

## GOVERNMENT BUSINESS TEAM

Our Government Business team is focused on meeting the needs of local State Agencies, Statutory Authorities, the Ministry of Finance and the Tobago House of Assembly. By providing the expertise in lending and tailoring financial solutions to the Sovereign, we add value and ensure the highest level of customer service delivery.



### **Maria Mike – Head, Government Business**

Maria has over 26 years of experience in the financial services industry. She works with various State entities to structure and arrange financing for various Government projects and also manages several large Government relationships. Her experience spans mortgages, asset management, credit risk and corporate banking.

Maria attained a BSc. in Computer Science from The University of the West Indies and a diploma in Business Management from the Arthur Lok Jack Graduate School of Business.



### **Rohini Ballie – Senior Account Manager**

Rohini has more than 19 years of banking experience and has worked on the Government and Private Sector teams. Before joining First Citizens, she worked in the Commercial and Corporate Banking Centre at another financial institution.

Rohini attained an MBA in Oil and Gas (specialisation) from the Heriot-Watt University and is currently pursuing certification via the Chartered Institute for Securities and Investment (CISI).

## GOVERNMENT BUSINESS TRANSACTION



### **San Fernando Teaching Hospital**

The San Fernando Teaching Hospital possesses the equipment required for many cardiology procedures like echocardiograms (ECG), cardiac cauterisations and stress tests. It is the first public hospital built in 31 years.

First Citizens played an instrumental role in providing short-term financing to mobilise the contractors quickly. During the construction period, we worked side by side with the Urban Development Corporation of Trinidad and Tobago (UDeCOTT), assuming the project risk and ensuring the mandate was fulfilled.

The timely completion of this project allowed the Government to expand this much-needed service to the people.

# CAPITAL MARKETS TEAM

To complement our credit solutions, CIBU also offers off-balance sheet solutions for our clients that require larger, non-traditional and specialised financing from the Capital Markets Unit. We specialise in debt-type financing solutions that are tailored to meet our clients' particular needs.



## Mikkel Jackson - Head, Capital Markets

Mikkel is responsible for part of the Capital Market process which includes coordination with the issuer, documentation review, marketing, execution of the transaction as well as developing syndication strategies. He has over 6 years of combined experience in structuring and financial analysis to assist borrowers with large-scale fundraising and has total transaction deal experience in excess of TT\$20 billion.

Mikkel has a Bachelor's in Business Administration – Finance from the Heriot Watt University.

# CAPITAL MARKETS TRANSACTIONS

## DEALS CLOSED BY THE CAPITAL MARKETS TEAM FROM 2015 – 2020:

<p>December 2015</p> <p>Gas Processing Plant</p> <p><b>US\$80,700,000</b> Term Loan Facility</p> <p>Sole Lead Arranger Administrative Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>April 2016</p> <p>PPP Office building</p> <p><b>TT\$ 130,800,000</b> Bond Facility</p> <p>Lead Book Runner Administrative Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>June 2016</p> <p>Electricity Generation Company</p> <p><b>US\$600,000,000</b> Term Loan Facility</p> <p>Joint Lead Arranger Collateral Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>January 2018</p> <p>Retail Shopping Complex</p> <p><b>TT\$500,000,000</b> Term Loan Facility</p> <p>Sole Lead Arranger Administrative Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>November 2018</p> <p>Petroleum Company</p> <p><b>US\$ 249,301,345</b> Receivable Factoring</p> <p>Joint Lead Arranger</p> <p> First Citizens Trinidad &amp; Tobago</p>
<p>December 2018</p> <p>Mortgage Provider Company</p> <p><b>TT\$400,000,000</b> IDB PCE Bond Facility</p> <p>Sole Lead Arranger Trustee &amp; Paying Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>June 2019</p> <p>Petroleum Company</p> <p><b>US\$603,000,000</b> Dual Tranche Loan</p> <p>Joint Lead Arranger</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>September 2019</p> <p>Financial Institution</p> <p><b>BB\$18,500,000</b> Series 1 Bond Facility</p> <p>Sole Lead Arranger Trustee &amp; Paying Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>January 2020</p> <p>Financial Institution</p> <p><b>BB\$21,750,000</b> Series 2 Bond Facility</p> <p>Sole Lead Arranger Trustee &amp; Paying Agent</p> <p> First Citizens Trinidad &amp; Tobago</p>	<p>June 2020</p> <p>Sovereign</p> <p><b>US\$500,000,000</b> Int'l Fixed Rate Bond</p> <p>Joint Lead Managers</p> <p> First Citizens Trinidad &amp; Tobago</p>

# PRIVATE SECTOR TEAM

Our Private Sector Team works closely with large corporate entities, both privately held and publicly traded, in a wide range of local and regional industries, inclusive of financial institutions, energy companies, and healthcare stakeholders.

They also provide funding for regional Government and State entities.

## Dereck Ramlal – Head, Private Sector

Dereck has been involved in the financial services industry for over 21 years and managed projects in various industries, locally and regionally. He attained an MBA in Finance at the University of Lincoln and BSc Economics at The University of the West Indies.



## Nadine Paul – Senior Account Manager

Nadine has been with the First Citizens family for the past 20 years, with 10 years' corporate banking experience. She currently focuses on business development in local and regional markets and also manages a select portfolio of corporate clients. Nadine possesses a BSc. in Management from the University of London.



## Jeremy Haynes – Senior Account Manager

Jeremy possesses 10 years of progressive banking experience spanning both Corporate Banking and Corporate and Commercial Credit Risk. He rejoined the Corporate and Investment Banking Unit in June 2018 and is responsible for management of the Private Sector portfolio.



He holds a BA in International Economics from Ryerson University with a minor in Corporate Finance and university level accreditation in Spanish.

## Shane Samodee – Senior Account Manager

Shane has worked in the financial services sector for over 18 years. He has held the positions of Credit Manager, Corporate & Investment Banking and Relationship Manager, Corporate Lending. Shane brings a wealth of experience in relationship management, risk management and deal closing to the team. He holds a Diploma in Banking, Certificate in Business Administration, Certificate in Financial Analysis and has attended several Corporate Banking training programs.



## Javan Blackman – Senior Account Manager

Javan held the position of Senior Manager at another regional financial institution before rejoining the team in December 2019. His experience includes Commercial and Corporate Investment Banking and Risk Mitigation with various roles in Risk Adjudication, Corporate Banking and Investment Banking since 2012.



He holds a Bsc. Economic (Minors in International Relations and Finance) and Msc. International Finance from the University of the West Indies and Arthur Lok Jack Graduate School of Business.

## Maya Allen – Account Manager

Maya has been a member of the Corporate and Investment Banking team since 2014 and has served as the relationship manager for a significant portfolio of private sector client relationships spanning several industries across the region, inclusive of tourism, real estate and entertainment. She currently spearheads the execution and closing of all deals associated with private sector relationships.



She holds a BSc in Actuarial Science and an MSc in International Finance.



# PRIVATE SECTOR TRANSACTIONS



## The Sunwing Travel Group

The Sunwing Travel Group is the largest vertically integrated travel company in North America. The Group manages over 16,000 rooms in 46 resorts located in 10 destinations throughout the Caribbean and Mexico, and owns two leading tour operators, an airline with more than 40 aircraft, numerous travel retail businesses and a destination management company. The Group has won numerous awards from TripAdvisor, Forbes and Consumer Choice Awards, just to name a few.

First Citizens entered into a landmark deal with the Sunwing Travel Group as the first regional, sole financier providing funding in support of the Group's development of the 456-room Royalton St. Lucia Resort. The relationship between the Bank and the Group is expected to deepen further as we partner with the Group on future acquisition and construction projects they undertake in the region.



## Trinidad Cement Limited (TCL)

The Trinidad Cement Limited Group was established in 1952 and is the leading producer of Cement and Ready-mix in the Caribbean. The company has subsidiary operations in Trinidad and Tobago, Jamaica, Barbados, Guyana and Anguilla, with 2.5 million tonnes per annum total cement capacity and with commercial activities in most of the Caribbean islands. The company is publicly traded on the Trinidad and Tobago Stock Exchange, and its subsidiary, Caribbean Cement Company Limited in Jamaica, is publicly traded on the Jamaica Stock Exchange.

In addition to lending facilities, a key benefit of the relationship has been improvements to TCL's cash flow following the implementation of an invoice-discounting facility. As a result, TCL enjoys extended repayment terms in lieu of First Citizens settling suppliers upfront on their behalf and subsequent repayment as agreed by both parties.

## TRANSACTION VERIFICATION/ CUSTOMER SERVICE TEAM

This team is committed to ensuring our customers' experience is exceptional, delivering solutions designed to meet customer service needs and is also responsible for providing operational support to the Private Sector, Government Business and Capital Market teams on a daily basis.



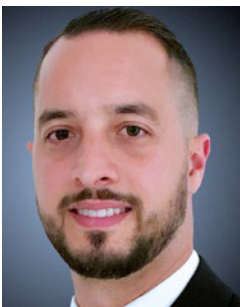
### **Alana Guerra-Lillywhite – Manager, Transaction Verification (Ag.)**

Alana has been with the First Citizens Group for the past thirty (30) years, working in several areas including, Bank Operations, Specialized Securities and Finance and Planning. For the last fifteen (15) years, she has served at the Corporate and Investment Banking Unit, undertaking Corporate and Government lending and portfolio management, for both local and regional clients.

Alana holds an MBA from the Anglia Ruskin University and a CIMA Advanced Diploma in Management Accounting.

## COSTA RICA TEAM

Our Costa Rica office, which was established in 2012, represents the expansion of the First Citizens footprint into South and Central America. The team serves as a local access point for potential corporate clients by marketing our lending products. They have established lending relationships in 9 LatAm territories, with moves to continue our growth.



### **Carlos Castro – Relationship Manager**

Carlos has over 11 years of experience in the financial services industry. He worked as Regional Account Manager at another financial institution where he served corporate clients in Central America before joining First Citizens.

Carlos earned a BBA in Business Administration (Honours) from Northwood University, as well as a BA in Hospitality from Swiss Hotel Management School (SHMS), in Switzerland.

## COSTA RICA TRANSACTIONS

We participated jointly with another financial institution in the structuring and financing of the “El Cafetal Corporate Center” which was an A class office park. The joint lenders financed US\$125M for this project.

## WE'RE READY TO MEET YOUR NEEDS

The First Citizens Corporate and Investment Banking Team aims to be your financing partner of choice by creating unique, flexible and competitive solutions for all your financing needs.

Our network is strong as the First Citizens Group offers a suite of financial products and services. We work closely with Trustee Services, Treasury Management, Wealth Management and Investment Services, all of which are supported by 25 physical branches throughout Trinidad and Tobago.

Partner with us to meet your funding needs!

# CONTACT INFORMATION

Feel free to contact any member of our team:

## Corporate and Investment Banking Team

### Tariq Alli

General Manager

Ext: 3051

Email: [tariq.alli@firstcitizenstt.com](mailto:tariq.alli@firstcitizenstt.com)

### Felipe Castro

Head – LATAM

Ext: 7300

Email: [felipe.castro@firstcitizenstt.com](mailto:felipe.castro@firstcitizenstt.com)

## Government Business Team

### Maria Mike

Head – Government Business

Ext: 3037

Email: [maria.mike@firstcitizenstt.com](mailto:maria.mike@firstcitizenstt.com)

### Rohini Ballie

Senior Account Manager

Ext: 3044

Email: [rohini.ballie@firstcitizenstt.com](mailto:rohini.ballie@firstcitizenstt.com)

## Capital Markets Team

### Mikkel Jackson

Head - Capital Markets

Ext: 3084

Email: [mikkel.jackson@firstcitizenstt.com](mailto:mikkel.jackson@firstcitizenstt.com)

## Transaction Verification/ Customer Service Team

### Alana Guerra-Lillywhite

Manager - Transaction Verification (Ag.)

Ext: 3025

Email: [alana.guerra@firstcitizenstt.com](mailto:alana.guerra@firstcitizenstt.com)

## Costa Rica Team

### Carlos Castro

Relationship Manager

Ext: 7301

Email: [carlos.castro@firstcitizenstt.com](mailto:carlos.castro@firstcitizenstt.com)

## Private Sector Team

### Dereck Ramlal

Head, Private Sector

Ext: 3034

Email: [dereck.ramlal@firstcitizenstt.com](mailto:dereck.ramlal@firstcitizenstt.com)

### Jeremy Haynes

Senior Account Manager

Ext: 3045

Email: [jeremy.haynes@firstcitizenstt.com](mailto:jeremy.haynes@firstcitizenstt.com)

### Nadine Paul

Senior Account Manager

Ext: 3043

Email: [nadine.paul@firstcitizenstt.com](mailto:nadine.paul@firstcitizenstt.com)

### Shane Samodee

Senior Account Manager

Ext: 3052

Email: [shane.samodee@firstcitizenstt.com](mailto:shane.samodee@firstcitizenstt.com)

### Javan Blackman

Senior Account Manager

Ext: 2977

Email: [javan.blackman@firstcitizenstt.com](mailto:javan.blackman@firstcitizenstt.com)

### Maya Allen

Account Manager

Ext: 3032

Email: [maya.allen@firstcitizenstt.com](mailto:maya.allen@firstcitizenstt.com)

## CONTACT:

### First Citizens Corporate Centre

9 Queen's Park East

Port of Spain

Trinidad

Tel: (868) 624-3178

Fax: (868) 624-0818

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