



Wayne J. Aranha, CA **Chairman, Board of Directors**

Mr. Wayne Aranha, CA is a former partner of PricewaterhouseCoopers, where he worked for over thirty two years before retiring in 2008. His professional experience was wide-ranging: audit and attest, insolvency, and corporate services. He also served as the firm's risk management partner for several years.

Mr. Aranha was responsible for audit and attest engagements for clients comprising a broad range of industries, including financial services, media, retailing, hotel, casino and real estate. In the area of *Insolvency Services*, Mr. Aranha served as Court Appointed Liquidator for a number of companies, where the work often included inquiring into and unraveling complex structures, including the clever use of holding companies to hide or aid in wrongful transfers of assets and property.

In addition to his chairing the Bank's board, Mr. Aranha serves as a director of a bank licensed to conduct business from within The Bahamas and as a director and chairman of the audit committee of an insurance company. Over the years, He has served on other boards, including a director of The Central Bank of The Bahamas, a commissioner of the Insurance Commission of The Bahamas, and a non executive member and chairperson the Utilities Regulation and Competition Authority.

Mr. Aranha is a past President of the Bahamas Institute of Chartered Accountants (BICA), member and former Co-Chair of the Legislative Reform Committee of BICA, former alternate director of the Institute of Chartered Accountants of the Caribbean, and a member of The American Institute of Certified Public Accountants.