## NCB FINANCIAL GROUP LIMITED

The Atrium, 32 Trafalgar Road Kingston 10

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## **Profiles of Newly Appointed Directors**

## Arvinder Bharath MBA, BSC(HONS)

**Tech & Cyber Specialist | Digital Transformation Leader** - Arvinder Bharath brings over 30 years of global experience across banking, regulatory, and technology sectors. Since May 2022, she has served as Lead Advisor and Digital Expert at the International Monetary Fund (IMF), guiding member countries on digitalisation, digital currencies, and managing digital and cyber risks. Previously, she was Deputy Inspector of Supervision at the Central Bank of Trinidad and Tobago, overseeing banks, insurers, and pension funds, later leading its Financial Technology and Information Security divisions.

Arvinder's leadership spans roles as President and Country Head of RBC Royal Bank (Trinidad and Tobago) and Global Head of NRI Banking at Barclays Bank. Her early career in technology includes positions at British Telecom, Nortel Systems, Cisco, Compaq, and Hewlett-Packard. A thought leader in transformative technologies, she engages in global forums on quantum computing, AI, and decentralized finance. Aretha holds a BSc in Computer Science and an MBA in Financial Services from the University of London.

## Howard L. Shearer CD, BENG, LLM, FCAE, DSC

**FCAE – Innovation Advocate** - Howard Shearer, a strategic and innovative leader in business, technology, and the nuclear sector, currently serves as Chief Executive of Hitachi Canada. Throughout his career, Howard has developed extensive expertise in regulatory compliance and corporate governance across various sectors including finance, energy, healthcare, data privacy, and cybersecurity. His practical experience, bolstered by a global professional masters degree in law, ensures that Howard brings his passion for technology and the law into every role. Among other roles, Howard is the Chair of the Board of Directors for the Energy Council of Canada and serves as a Director on the Canadian Nuclear Laboratories Board, where he also sits on the Audit and Strategy Committees.

In recognition of his visionary and impactful leadership, Howard was appointed to the Order of Distinction in the Rank of Commander by the Governor-General of Jamaica, effective August 2024. He actively mentors future leaders, serves on the McMaster University Engineering Advisory Board, and other civic organisations. A published author on governance, Howard exemplifies integrity and excellence in his drive to lead meaningful progress in industries critical to global development.