

MOVE WITH US

Let us keep your life and lifestyle moving



PROVEN
BANK



THE PROVEN Bank DIFFERENCE

With **PROVEN Bank**, you can keep your life and lifestyle moving with the ease, convenience and the reliability you deserve. Our team of committed experts' goal is to provide you with quality financial solutions, tools and personalised services that will ultimately lead to your success! We can't wait to serve you.

Welcome to the **PROVEN** family and thank you for choosing us.

A stylized, handwritten signature in black ink, appearing to read 'Benjamin Freeman'.

Benjamin Freeman
President & CEO , PROVEN Bank



We are a Member of the PROVEN Group of Companies

PROVEN Bank is a primary subsidiary of the PROVEN Group Limited (PROVEN/PGL). PROVEN is listed on the Jamaica Stock Exchange (JSE) and domiciled in St. Lucia, and is the Caribbean's premier "Income & Growth Strategy" Investment Company, built on the solid reputation to provide shareholders with consistent returns, through a diversified portfolio of regional and international investments spread across main investment strategies in:

Wealth | Bank | Properties | Private Capital



DETAILED GROUP OWNERSHIP

PROVEN

Operating Entities



PROVEN Group Limited (PGL)

Domiciled in St. Lucia. Listed on the Jamaica Stock Exchange

PROVEN Bank Holdings Limited

100% Owned.
Domiciled in Cayman

PROVEN Bank (Cayman) Limited
100% Owned. Domiciled in Cayman

PROVEN Bank (Saint Lucia) Limited
100% Owned. Domiciled in St. Lucia

PROVEN Wealth Limited
100% Owned. Domiciled in Jamaica

PROVEN Wealth (Cayman) Limited
100% Owned. Domiciled in Cayman

PROVEN Wealth (Bermuda) Ltd
100% Owned. Domiciled in Bermuda

PROVEN Wealth (BVI) Ltd
100% Owned. Domiciled in BVI

PROVEN Wealth (Barbados) Limited
100% Owned. Domiciled in Barbados

PROVEN Investments Holdings Limited

100% Owned.
Domiciled in St. Lucia

Heritage Education Funds Int'l Inc.
100% Owned. Domiciled in Canada

PROVEN Properties Limited
100% Owned. Domiciled in St. Lucia

Roberts Manufacturing Company Limited
50.5% Owned. Domiciled in Barbados

ECHE Limited
51% Owned. Domiciled in Jamaica

PROVEN Holdings Limited
100% Owned. Domiciled in St. Lucia

Access Financial Services Limited
24.72% Owned. Domiciled in Jamaica

JMMB Group Limited

20.01% Owned.
Domiciled in Jamaica

**PROVEN
GROUP**

**PROVEN
WEALTH**

**PROVEN
BANK**

**PROVEN
PROPERTIES**

PROVEN

Subsidiaries



PROVEN Wealth

Offers first class wealth management solutions and services, managing billions of dollars in investments on behalf of its clients across the region and internationally.

PROVEN Bank

The premier client focused Bank in the region offering the full suite of banking solutions and services to clients in Cayman and off-shore banking services from Saint Lucia.

PROVEN Properties

Real Estate investments that span both residential and commercial developments and are complemented by the consistent returns from our portfolio of commercial rental properties.

PROVEN Private Capital

Creates additional value and diversification for shareholders by identifying and securing private and publicly traded, equity and debt positions in well established companies throughout the region and internationally which have the potential for enhanced levels of growth and return over the short to medium term.

PROVEN Subsidiaries & Associated Companies: PROVEN Bank (Cayman) Limited; BOSLIL Bank Limited in St. Lucia; PROVEN Wealth Jamaica and Cayman; International Financial Planning Bermuda and BVI; PROVEN Properties; Access Financial Services Limited; JMMB Group Limited; and Roberts Manufacturing Limited.

With operations in businesses across the Caribbean – Jamaica, Cayman, Bahamas, British Virgin Island, St. Lucia, Bermuda, Barbados; PROVEN has notably under its achievements:

PROVEN Group Performance Highlights FY March 2022



Total Assets surpassed

US\$1B

55%

increase in **Core Earnings** compared to last year

3.4%

Dividend Yield

Delivering on our Cashflow promise, dividend yield increased by 30% to 3.4%

9%

NETPAT growth despite adverse market conditions

STRONG GROWTH

in Off Balance Sheet funds under Management

- US\$785 million Combined off balance sheet



Purpose & Values

Our Core Values of **Integrity, Respect, Teamwork** and **Performance** drive our team and efforts. These values and our dedication to serving you fuels our vision to be your financial institution of choice.

Services: Retail

MANAGE YOUR LIFE WITH EASE

Plan for the important events in your life with confidence. We provide:

- Preferential savings plans
- Checking accounts,
- Loans – mortgages, personal and business
- Debit and credit cards

to make your financial journey easier.

You will also have total control through our user-friendly online banking platform, where you can access your accounts and make payments online with just the press of a button.





REWARD YOUR LIFESTYLE

Looking for a credit card that best suits your needs? Convenient and safe, our VISA Credit Card

- Provide competitive interest rates and annual fees
- Gives you access to cash advance
- Allows you to make international transactions
- Provides you with cash back and a host of rewards

SECURE YOUR FUTURE

Stay ahead of your goals with a loan that has been customised for your life! Borrowing can be a simple and rewarding experience. Whether you are buying a new home, driving your dream car or just need some assistance in getting through some of life's challenges, we have a loan for you! Let us show you how easy it is.

Services: Corporate

BUILD YOUR BUSINESS

Use our extensive experience in local and global successes with customised business banking support and timely service. For small and large companies alike, business banking is built here with us.

We aim to provide extraordinary and customised services for your business. We offer a full range of products and services that make your experience with us exceptional, so that you can focus on your bottom line.

○ **Business Operating & Savings Accounts**

We want you to focus on growing your business, so our operating and savings accounts provide flexible ways to manage your cash flow and earn interest daily on your balances.

○ **Merchant Services & E-Commerce**

At PROVEN Bank we understand the need for reliable merchant services to keep your business running. We offer reliable and robust card machines as well as E-Commerce 'Pay-Button' to integrate with your website.

JOIN US

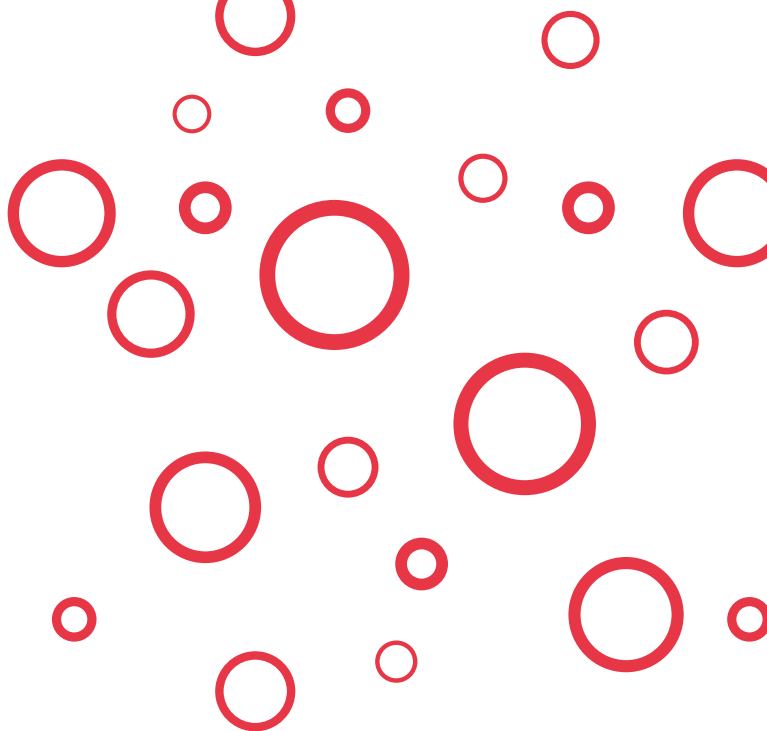
Contact us today and we will be glad to begin your financial journey with you.

Our team members are ready to serve you.

Business Banking Benefits:

- Dedicated account management
- Operating current accounts
- Term deposit high interest accounts
- Secure internet banking
- Account statements provided for you to reconcile your accounts easily
- Access your funds easily
- Overdraft services available





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PROVEN Group: Income & Growth Strategy Investment Holding Company Represented in Banking & Wealth | Real Estate | Portfolio Holdings