

RICARDO FISHMAN K.

SUMMARY

Senior level executive with hands-on experience and significant accomplishments in the areas of leadership, general management, strategic planning, business development, finance, investments, sales, and multinational business practices in the Banking, Private Equity, and Strategic Consulting sectors. Exceptional leader with record of accomplishments at large private and public companies, as well as small and medium size enterprises. Experience with Board of Directors, diversity, multinational management cultures, structures, and procedures. Results oriented. Recognized for a keen focus on vision, execution, and value creation in diverse businesses, geographies, and economic settings. Strong financial acumen with strategic perspective; known for high energy and ability to adapt, build relationships across cultures and backgrounds, and exceed performance expectations. Bicultural/Bilingual. English/Spanish, Conversational Portuguese. MBA in Finance with a BS in Electrical Engineering. Degrees from leading US Universities. Graduated with honors.

EXPERIENCE

PUERTO RICO FISCAL AGENCY & FINANCIAL ADVISORY AUTHORITY 7/2016 - Present
Executive Vice President, Financial Advisory San Juan, Puerto Rico

- The Puerto Rico Fiscal Agency and Financial Advisory Authority ("FAFAA" or "Authority") is the new fiscal agent, financial advisory, and reporting agent of the Commonwealth of Puerto Rico, its agencies, public corporations and instrumentalities ("Government Entities"). It was created to assist the Government Entities in confronting the fiscal crisis and economic emergency faced the Government Entities.
- FAFAA is the successor to the Government Development Bank for Puerto Rico with respect to these responsibilities, and is charged with overseeing all matters related to the issuance, restructuring or adjustment of any debt obligation or otherwise coordinating and implementing liability management transactions for all Government Entities.

FISHMAN KOFFMAN CAPITAL ADVISORS ("FKCA") 1/2015 - Present
Principal and Founder San Juan, Puerto Rico

- Assist private and public entities with mission critical issues with an emphasis on execution and tangible results.
- FKCA's primary focus is on Debt and Capital raising; Debt management including negotiations and restructuring; Strategic planning; Fundamental credit analysis and underwriting including projections, financial modeling, and stress analysis; Business development; Situational analysis including operating results and financial statement analysis; Identification and establishment of Key Performance Indicators; Management issues in general, and Ad-hoc assignments on a contract basis.
- The most salient accomplishments since the establishment of FKCA include:
 - Senior level advisor to the President of the Government Development Bank for Puerto Rico, a leading component unit of the economic and fiscal team of the Commonwealth of Puerto Rico. Topics included financial and strategic issues, debt restructuring, management and exchange considerations, operational transformation, process improvement, public private partnerships initiatives, new financing, amongst others
 - Negotiation of Discounted Payoffs Agreements, attaining 45%+ reduction in contractual obligations for private clients with their incumbent lenders. Obtained competitive terms and conditions with existing and new lenders.
 - Advised private clients on debt management, and capital raising options and strategies for new projects.

BANK OF NOVA SCOTIA / SCOTIABANK DE PUERTO RICO 3/2002 - 12/2014
Vice President & Deputy Head, Corporate and Commercial Banking Center San Juan, Puerto Rico

- Promoted in September 2006 to *Head of Credit Solutions and Deputy Head*

- Responsible for leading a team of bankers in charge of structuring, pricing, and managing credit related matters for the bank's commercial and corporate relationships, as well as for portfolio management.
- Oversight over a portfolio of over 300 relationships covering the broad spectrum of high-end and local middle-market, multinationals, institutional and government accounts, automobile dealers and real estate developers.
- Unit responsible for portfolio management of over \$3.5 billion in total risk assets.
- Promoted in May 2003 to *Vice President, Corporate Banking Unit Head*:
 - Responsible for one of the Bank's largest corporate portfolio in the Caribbean and Latin America.
 - Led a team of four Relationship Officers overseeing a portfolio of high-end local and multinational clients with over \$900 million in authorized credit facilities.
- Demonstrated ability for:
 - Strategic thinking and execution
 - Recruiting, coaching, training, leading, motivating, and mentoring high performance individuals and teams.
 - Business Development - new segments and markets as well as deepening relationships and forging alliances.
 - Designing, promoting, and closing on profitable and comprehensive complex financing proposals.
- Leverage communication skills, both written and verbal, to secure approval from senior management and clients.
- Proven analytical and strategic thinking skills applied to financial analysis and risk assessment.
- President's advisory and senior management team member. Key contributor to the conceptualization and presentation of strategic growth propositions (organic and acquisitions) to senior management.

ADVENT-MORRO EQUITY PARTNERS

8/1999 – 2/2002

Private Equity/Venture Capital fund. Affiliate of Advent-International.

San Juan, Puerto Rico

Principal/Vice President.

- Responsibilities included deal origination, negotiation of terms and closing documentation, financial modeling and due diligence, portfolio company monitoring, exit and liquidity event considerations.
- Involved in direct equity investments in portfolio companies that successfully raised close to \$27 million in capital.
- Board member of Packers Provision Company of Puerto Rico, Laser Eye Surgery Management, Izlaz.com, and Infinity Laser Centers. Observer to the Boards of Islanet Communications, Meganet Holdings, and Certifica.com.

KOCH INDUSTRIES INC.

8/1996 – 7/1999

Privately held diversified industrial conglomerate.

KOSA. Director, Business Development (Latin America).

US/Mexico

Responsible for coordination and execution of new expansion initiatives in Latin America, including acquisitions and greenfield projects, for the \$2.5 billion chemicals and textiles joint venture between Koch Industries and the Saba Group of Mexico. Led cross-functional teams in the potential acquisition of companies in Brazil.

KOCH INDUSTRIES INTERNATIONAL. Director & Country Manager (Brazil).

Brazil/Mexico

Established Koch Industries in Brazil. Responsible for overall profit and loss. Originated and developed investment opportunities for Koch's diversified business groups.

KOCH EQUITIES. Private Equity Group. Director.

Wichita, KS

Originated and screened investments opportunities for the Private Equity group of Koch Industries. Developed points of view on industries and companies; screened proposals; met with management and led negotiations; supervised development of financial models, coordinated and led due diligence; prepared investment memorandums.

JP MORGAN & COMPANY

1995

MERGERS & ACQUISITIONS - LATIN AMERICA. Associate.

New York, NY

Participated in advisory mandates on capital restructuring alternatives for South American conglomerates.

CORSAIR. Associate.

Evaluated the viability of investment opportunities in financial institutions in emerging markets.

GEMINI CONSULTING

10/1990 - 7/1994

STRATEGY AND IT STRATEGY PRACTICES. Consultant.

Cambridge, MA

Devised and implemented strategies and restructuring programs as leader and member of cross-functional teams. Led reengineering assignments, and participated in strategy development and implementation initiatives throughout the US and Latin America. Managed full-time clients and consultants performing analytical tasks, project designs, and implementation efforts. Worked with clients to implement decisions. Authored in-depth industry overviews and comprehensive company analyses.

CAMBRIDGE TECHNOLOGY GROUP

1/1989 - 9/1990

SALES & MARKETING DEPARTMENT. Account Manager.

Cambridge, MA

Responsible for the overall account development process. Generated over \$15 million in sales of systems integration projects and strategic application developments.

EDUCATION

THE WHARTON SCHOOL, University of Pennsylvania

5/1996

Master of Business Administration. Concentration in Finance.

Philadelphia, PA

Teaching assistant for Advanced Corporate Finance and International Finance MBA level courses.

Director of the 1996 Wharton Latin American Conference.

Officer and Founding Member of the Principal Investment Club.

BOSTON UNIVERSITY, College of Engineering

12/1988

Bachelor of Science in Electrical Engineering. Independent concentration in Finance.

Boston, MA

Graduated Cum Laude. Dean's List.

Selected to Tau Beta Pi, the National Engineering Honor Society.

ADDITIONAL

Languages: English, Spanish, and Portuguese (Conversational).

Enjoy golf, reading, and traveling.