

Established Puerto Rico Bank



MERGERSCORP

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This institution operates as a highly specialized and private financial services provider, focusing its efforts primarily on the global needs of small and medium-sized commercial and industrial entities. It is not a traditional retail bank but rather an independent firm whose core mission is facilitating complicated commercial transactions in a borderless world.

Core Services and Expertise

The entity's primary areas of expertise revolve around international business. Its two major offerings are customized trade finance solutions and sophisticated online banking services. It excels at providing multi-currency accounts and direct USD correspondent banking, specifically bridging financial institutions in over fifteen countries across Latin America, the Caribbean, and Western Europe with the U.S. payment system (including Fedwire and ACH). This makes it a crucial intermediary for secure, seamless, and compliant international fund transfers.

Structure and Regulatory Environment

While operating with a global focus, the institution is officially licensed and regulated as an International Financial Entity (IFE) within a specific US territory in the Caribbean. This regulatory structure ensures adherence to compliance guidelines set by major U.S. federal regulators, including the Federal Reserve System, providing a layer of trusted oversight. It emphasizes a conservative approach to risk management and is recognized by mercantile agencies for maintaining an acceptable business risk grade.

Client Relationship

It adopts a consultative, relationship-driven partnership approach, combining industry insight with personalized offerings. Clients are typically businesses that require specialized support to navigate cross-border trade and commercial complexities, valuing the bank's deep experience in compliance and its dedication to secure financial ecosystems.

Services

- **Trade Finance:** Customized solutions that facilitate global trade and commercial transactions.
- **Correspondent Banking:** Direct provision of USD correspondent banking services (including access to Fedwire and ACH) for financial institutions and commercial clients across Latin America, the Caribbean, and Western Europe.
- **Global Account Management:** Offering sophisticated multi-currency and transactional accounts tailored for borderless business operations.
- **Regional Banking:** Operates as a commercial bank and maintains a crucial base of banking clients throughout the Caribbean region.
- **Regulatory and Strategic Context:** The institution's location and licensure provide unique strategic advantages coupled with high regulatory standards.
- **U.S. Federal Reserve Access:** The entity holds membership with the U.S. Federal Reserve. This ensures direct, secure, and immediate access to the U.S. payment system, which is a major competitive advantage.
- **Regulatory Scrutiny:** As a direct member of the Federal Reserve system and due to its IFE status, any prospective buyer or change in ownership will be

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TARGET PRICE

\$60,000,000

GROSS REVENUE

\$6,325,390

EBITDA

\$3,203,047

BUSINESS TYPE

Banks

COUNTRY

Puerto Rico

BUSINESS ID

L#20240641

subject to a rigorous background check and mandatory regulatory approval process by the relevant bodies.

- **Locational Tax Advantage:** Operating from this specific U.S. territory grants substantial tax advantages for businesses, particularly concerning global income generated from international financial activities.
- **Licence / Assets:** The U.S. Federal Reserve classified Puerto Rico Banks as a U.S. state bank with ABA routing number regulated by the Puerto Rico Office of the Commissioner of Financial Institutions ("OCIF")

Keypoints

- \$100M+ AuM
- Fed Licence
- Big10 Financials Audited

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