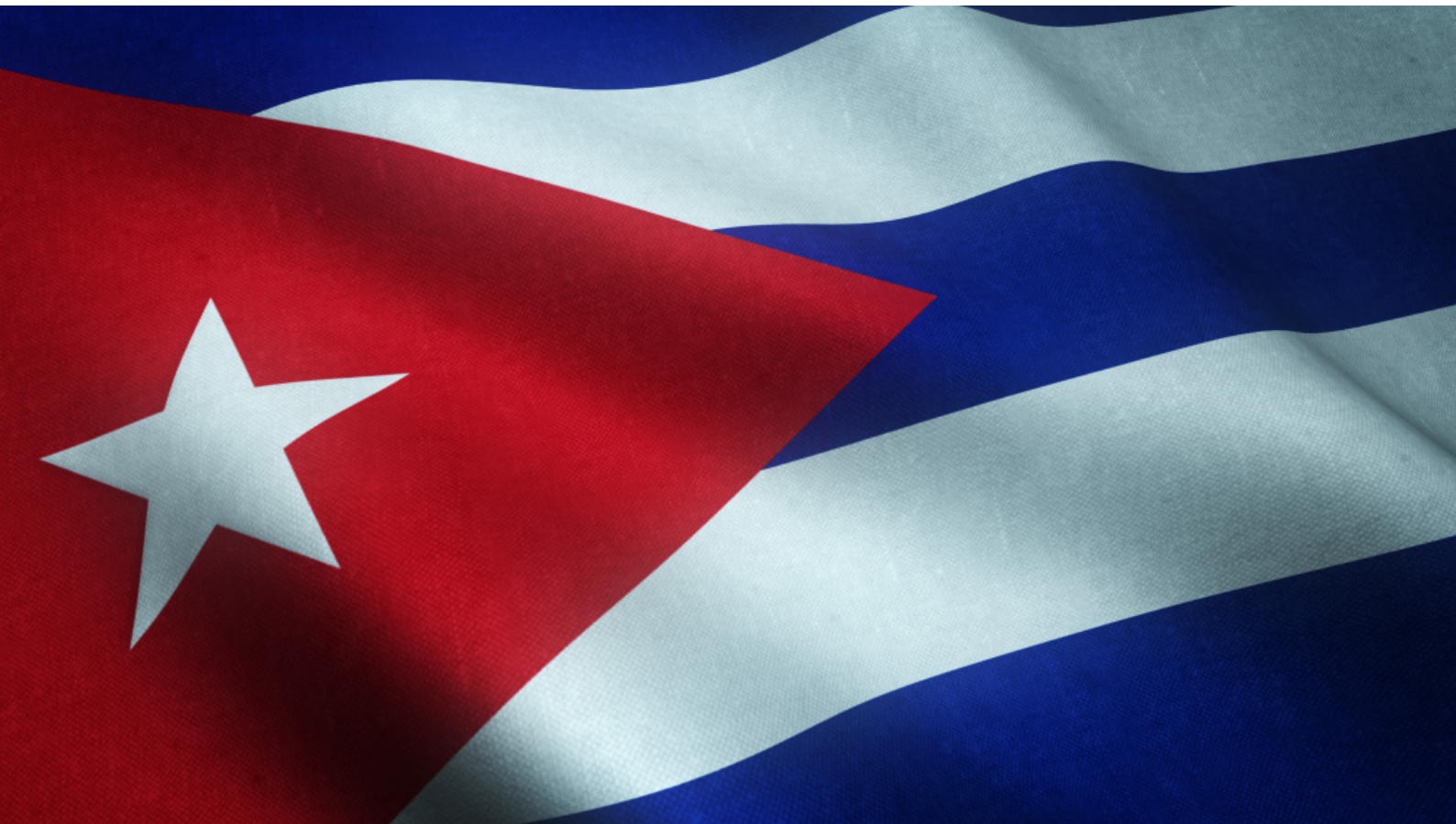


# Established Puerto Rico Bank





## Established Puerto Rico Bank

Banks in Puerto Rico play a crucial role in the island's economy, providing a wide range of financial services to individuals, businesses, and government entities. There are numerous local and international banks operating in Puerto Rico, each offering unique products and services to cater to the diverse financial needs of its customers. One of the key functions of banks in Puerto Rico is to provide a safe and secure place for individuals and businesses to deposit their money. Banks offer a variety of deposit accounts, including savings accounts, checking accounts, and certificates of deposit, each with different interest rates and terms to meet the needs of their customers.

In addition to deposit accounts, banks in Puerto Rico also offer a wide range of lending products, including mortgages, car loans, personal loans, and business loans. These loans help individuals and businesses finance important purchases and investments, stimulating economic growth on the island. Banks in Puerto Rico also provide a variety of financial services, such as investment management, retirement planning, and insurance products. These services help customers manage their finances and achieve their long-term financial goals.

Despite facing challenges such as economic instability and natural disasters, banks in Puerto Rico have remained resilient and continue to play a vital role in the island's economy. The banking sector in Puerto Rico is tightly regulated by local and federal authorities to ensure the safety and soundness of the financial system. Overall, banks in Puerto Rico are an essential part of the island's financial infrastructure, providing a wide range of services to help individuals, businesses, and government entities manage their finances and contribute to the overall economic development of Puerto Rico.

### Overview

This bank is one of the oldest and most prestigious financial institutions in the Caribbean region. With a long history of providing top-quality banking services to both individual and corporate clients, it has earned a reputation for excellence and reliability in the industry.

The bank offers a wide range of financial products and services, including personal and business banking, wealth management, investment services, and international banking. The bank is known for its personalized approach to customer service, with dedicated relationship managers who work closely with clients to understand their unique financial needs and goals. It has invested heavily in cutting-edge digital banking solutions, making it easy and convenient for clients to access their accounts, make transactions, and manage their finances online or through the bank's mobile app. Its online banking platform is user-friendly and secure, providing clients with peace of mind knowing that their financial information is safe and protected. In addition to its modern digital banking capabilities, the bank also maintains a network of physical branches throughout the island, providing clients with the option to conduct their banking in person if they prefer.

### Services

For individual clients, the bank offers a variety of personal banking services, including checking and savings accounts, credit cards, personal loans, and mortgages. Whether clients are looking to save for the future, make a major purchase, or buy a home, it has the products and expertise to help them reach their financial goals.

For business clients, it provides a range of tailored solutions to help businesses grow and succeed. From business checking and savings accounts to merchant services and cash management solutions, the bank offers everything that businesses need to

### TARGET PRICE

\$60,000,000

### GROSS REVENUE

TBD

### EBITDA

TBD

### BUSINESS TYPE

Banks

### COUNTRY

Puerto Rico

### BUSINESS ID

L#20240641

manage their finances effectively and efficiently. The bank's team of experienced business bankers works closely with business clients to understand their unique needs and provide customized financial solutions that help them achieve their goals.

#### Expertise

- Deposit
- E-Banking
- Structured Trade Loans
- Letters of Credit
- Trust Receipts
- Syndicated Trade Loans
- Trade Finance
- Corporate and Int. Banking

#### 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")
- Approx 100M USD in Assets
- EBITDA Positive

*The information contained herein does not constitute an offer to sell or a solicitation of an offer or a recommendation to purchase securities under the securities laws of any jurisdiction, including the United States Securities Act of 1933, as amended, or any US state securities laws, or a solicitation to enter into any other transaction*

*The projected financial information contained in the Memorandum is based on judgmental estimates and assumptions made by the management of the target Company, about circumstances and events that have not yet taken place. Accordingly, there can be no assurance that the projected results will be attained. In particular, but without prejudice to the generality of the foregoing, no representation or warranty whatsoever is given in relation to the reasonableness or achievability of the projections contained in the Memorandum or in relation to the bases and assumptions underlying such projections and you must satisfy yourself in relation to the reasonableness, achievability and accuracy thereof.*

*By delivering this Memorandum, neither MergersUS Inc., nor its authorized agents are making any recommendations regarding the acquisition or strategies outlined herein. Interested parties shall exercise independent judgment in, and have sole responsibility for, determining whether an acquisition of the Company is suitable for them, and neither MergersUS Inc, nor its authorized agents have responsibility to, and will not, monitor the condition of interested parties to determine that an acquisition is or remains suitable for them. Among other things, suitability of an acquisition will depend upon an interested party's investment and business plans and financial situation.*

*This document is prepared for information purposes only. It is made available on the express understanding that it will be used for the sole purpose of assisting the recipients to decide whether they wish to proceed with a further investigation of the Proposed Transaction.*

*The recipients realize and agree that this document is not intended to form the basis of any investment decision or any other appraisal or decision regarding the Proposed Transaction, and does not constitute the basis for the contract which may be concluded in relation to the Proposed Transaction.*

*All information contained in this document may subsequently be updated and adjusted. MergersUS Inc. has not independently verified any of the information contained herein or on which this document is based. Neither the Company, nor its management or shareholders, nor MergersUS Inc. , nor any of their respective directors, partners, officers, employees or affiliates make any representation or warranty (express or implied) or accept or will accept any responsibility or liability regarding or in relation to the accuracy or completeness of the information contained in this document or any other written or oral information made available to any interested party or its advisers. Any liability in respect of any such information or any inaccuracy in or omission from the document is expressly disclaimed.*

www.mergerscorp.com



© 2024 MergersCorp M&A International. All rights reserved.

*© 2024 MergersCorp M&A International. MergersCorp™ M&A International is the collective brand name of independent affiliates of MergersCorp M&A International. For more details on the nature of our affiliation, please visit us on our website <https://www.mergerscorp.com/disclaimer>. MergersCorp M&A International is not a registered broker-dealer under the U.S. securities laws. MergersCorp M&A International does not offer or sell securities or provide investment advice or underwriting services. The articles or publications contained in this presentation are not intended to provide specific business or investment advice. The author or MergersCorp M&A International shall not be liable for any errors or omissions, or for any loss suffered by any person or organization acting or refraining from acting as a result of the content of this website. It is recommended that specific independent advice be sought before making any business or investment decision.*



[WWW.MERGERSCORP.COM](http://WWW.MERGERSCORP.COM)