

International Bank Investment Opportunity



TARGET PRICE

\$75,000,000

EBITDA

TBD

BUSINESS TYPE

Banks

COUNTRY

United States

BUSINESS ID

L#20230411

An extremely rare opportunity to purchase an International Bank regulated by Federal Reserve System/ Bank (FRS). The bank was established in the early 20th century in one of the United States Territories and have been profitably operating since then. The bank has substantial client base of High Net Worth (HNW) clients and corporations - both from the US and international. For sale are all the shares of the bank. For expedited divestment the owner family agreed to a discounted valuation vs common industry multiple among FRS regulated banks. The bonus is the unlimited potential to open branches and representative offices in the US and worldwide. The FRS "membership" has the highest standard and the highest risk scrutiny for the institutions, and, is in high demand from international investors. The process of vetting is, therefore, very stringent and through. Terms and Conditions / General Description of the Asset and its Acquisition Process. GENERAL OPERATIONAL INFORMATION: International Bank with CLASS A - general and unrestricted license. CURRENT SERVICES: Personal and Corporate Services - Operating, Savings, Fixed Deposit, Debit Cards. Investment Management Security Based Lending Wholesale Banking - Providing services to larger clients, such as corporations, we are pleased to be able to serve these clients wanting to take advantage of our premier banking products and services. Card Services. Internet Banking. ASSET BASE: Total Asset Base as of June 2022 US\$120 million. NET PROFIT: As of December 31 2022, the bank had a net profit of \$5,000,000 OFFERED PRICE: Based on valuation multiple model and industry standard: TEV/EBITDA multiple of 15 (for growth TAM/SAM industries/Private Banking markets) = \$75 million * Bank operates now with regulatory required capital (vs asset quality) at approximately \$15,000,000 capital. This capital will be withdrawn by the owner family upon divestment of the bank and will be required to be supplied by the buyer/ investor INFRASTRUCTURE AND TECHNOLOGY: Core Technology - The bank's IT function is outsourced to Datapro Miami through a Technical Services Agreement (TSA) which covers the provision of IT services including network maintenance and security, data management, hardware maintenance, administration of the core banking application, and all other IT related needs. The bank has a mandated robust Compliance/ AML onboarding systems and teams as mandated by the local banking Regulator and FRS The bank enjoys rare status of Primary License Member of American Express® STAFF SUPPORT: The bank comprises a full time staff BANK FACILITIES: The bank have a Financial Centre that houses its Corporate Offices located in the capital of the state REQUIREMENTS: Three directors with 10 years of experience and one of them is a PR resident are a must - our team already has the required top management on staff. Subsequent approval of new owners are required by the owners family, local regulator and, finally - approval from FRS.

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Page 1 of 1

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