



FLORIDA BASED GLOBALLY CONNECTED

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TEN Reasons to join *FIBA*

1. Provides a forum where international banks and financial entities can raise issues that affect their business and **meet with their industry peers**.
2. Holds **committee meetings** for bankers on a regular basis.
3. FIBA and its members are dedicated to promotion of the highest ethical and professional standards.
4. Informs members of **new or proposed regulations** in a timely manner and works with regulators.
5. **Submits comment letters and take's public positions** on behalf of its membership with legislators and regulators on issues affecting international banking and finance.
6. FIBA is connected to the **Florida Bankers Association (FBA), American Bankers Association (ABA), The Latin American Federations of Banks (FELABAN) and the Federation of Brazilian Banks (FEBRABAN)**.
7. Hosts **member meetings with regulators** and examiners throughout the year.
8. Membership in FIBA is **an integral tool** for managers of financial institutions due to its resources and leadership connections.
9. Currently **FIBA** has over 70 foreign and domestic banks from 18 countries across 4 continents as members.
10. Provides value to financial institutions through its continuing professional education programs such as certifications in AML and Compliance.



SPECIAL Activities and Achievements

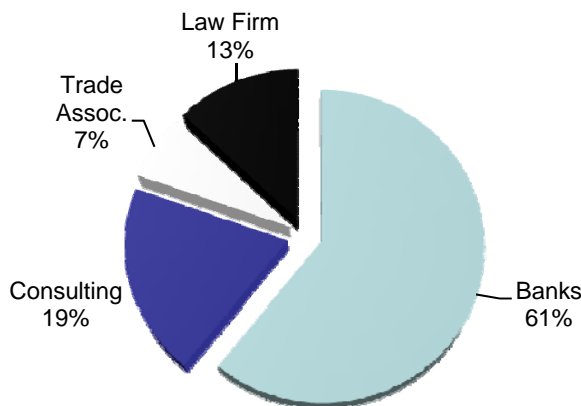
- FIBA hosts one of the largest and most recognized **Anti Money Laundering Conference** in the world which attracts over 900 professionals from 43 countries. Specialized learning tracks include sessions that address virtually every aspect of meaningful AML concerns.
- FIBA, in partnership with Florida International University, now offers **AML Certification and on-going professional development** through its **FIBA Anti-Money Laundering Institute for: Private Bankers, Senior Compliance Officers, Management, Correspondent Bankers and Outside Directors**.
- The **FELABAN Annual Assembly** is Latin America's largest and most prestigious international gathering of senior managers from banks and financial institutions from throughout the region.



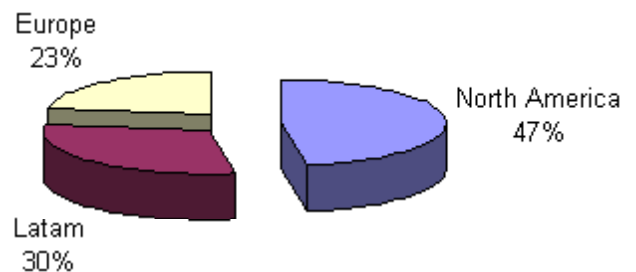
What sets **FIBA** apart

- Education and programs on industry issues
- Professional networking with the *who's who* in the industry
- Connection to industry regulatory authority and policy makers
- Forum for industry issues and opportunities to participate in specialized committees
- Special Programs of issues of interest
- Diversified membership of banks and non-Bank financial services providers
- Continuous newsletter with significant industry membership and regulatory news
- Strong advisory community of excellence
- Access to enhanced BSA/AML and Risk Management information and best practices

Member by *Company Type*



Member Bank *Geographical Origen*





The Florida International Bankers Association (FIBA), Inc., is a non-profit trade association founded in 1979. Its membership includes some of the largest financial institutions in the world. This includes more than 70 foreign and domestic banks. In addition to major banks from Europe, the US and Latin America who are active in international trade and finance in our hemisphere.

The primary focus of FIBA members is Latin America trade finance, international correspondent banking and international wealth management/private banking services for non-residents. This activities helps facilitate North-South trade and capital flows

FIBA has long been recognized by regulators and law enforcement for its knowledge and expertise in anti-money laundering (AML) compliance and its excellent training programs. FIBA has offered AML training for more than two decades, including the successful FIBA Annual AML Compliance Conference, attended by over 1100 AML professionals from around the world and the FIBA Anti-Money Laundering (AML) Institute, in partnership with Florida International University (FIU).

The FIBA AML Institute provides specialized AML certification and training to industry practitioners. Regularly scheduled FIBA meetings provide a continuing source of the latest and best industry expertise and practical information.

FIBA works closely with FELABAN, the Federation of Latin American Banks, which represents over 600 financial institutions throughout Latin America, hosting their prestigious FELABAN Annual Assembly in Miami every other year. This event brings nearly 2,000 people to Miami to conduct business over three days of intensive meetings.

As a leading trade organization focused on international banking and finance, FIBA frequently meets with regulators in Washington, submits comment letters and position papers, and is a respected voice in the industry.

Our Mission:

- To promote international banking, finance and commerce
- To promote and sustain ethical standards and practices in the conduct of international banking
- To represent the common interests of its membership
- To actively participate in the improvement of our community
- To expand trade and finance opportunities
- To enhance the professional development of its members
- To preserve and protect the integrity of the financial system against money laundering and terrorist financing

Most of the work **FIBA** performs gets done in committees. Committees provide major support services for **FIBA** membership, leadership and special interest groups. Committee Chairpersons are appointed by the Executive Committee and its Executive Board. Each Committee has a special mission in terms of reference.

FIBA members may volunteer or be appointed to these committees the Committees are charged with developing and implementing programs and initiatives of interest to its respective members.

This includes programs, best practices and services with speakers who are industry leaders of highly qualified speakers.



Committees and their Chairpersons

BSA/AML Compliance | David Hernandez, BAC Florida Bank

Education | Brice Dupoyet, FIBA Professor at Florida International University;
Marcos A. Kerbel, FIU & FIBA Past President

Innovation | Wayne Shah, Wells Fargo Bank N.A.

Legal & Government Affairs | Richard M. Zelman, Sacher, Zelman, Hartman, Paul, Beiley, & Rolnick

Membership | Paul Koch, Altasol, LLC
Alfonso Garcia, Banco de Bogota Miami Agency;

Operations | Guillermo A. Benites, Caja Mediterraneo, Miami Agency

Private Banking and Wealth Management | George Crosby, HSBC Private Bank International

Trade Finance & Treasury Management | Hernan Mayol, Bank of America Merrill Lynch

Young Professionals | Oscar A. Enriquez, Banco de Bogota Miami Agency

Officers

President | *Frank D. Robleto, BAC Florida Bank*
First Vice President | *Grisel Vega, BCI Miami Branch*
Vice President | *Alejandro Pereyra, JP Morgan Private Bank*
Vice President | *Teresa Foxx, Barclays Capital*
Vice President and Secretary | *Camilo Patiño, Banco Davivienda S.A.*
Treasurer | *Marcelo Coscarelli, Itau Private Bank*
Immediate Past President | *Dario Fuentes, Caja Mediterraneo, Miami Agency*
General Counsel | *Carl Fornaris, Greenberg Traurig, P.A.*

Directors Financial Institutions

Alex Herrera | Lloyds TSB Bank
Alfonso Garcia | Banco de Bogota Miami Agency
Andreas Ehlebracht | UBS A.G.
Carlos Carreño | SunTrust Bank, Inc. Miami
Carlos Singer | Wells Fargo Bank N.A.
Eduardo Montero | Banco de Credito del Peru
Eric Georges | BNP Paribas
Felipe Tirado | Citigroup International
George Crosby | HSBC Private Bank International
James L. Sinclair | HSBC Bank USA, N.A.
John Leto | Standard Chartered Bank International
Julian Fernandez | Banco Sabadell
Luis Navas | Banco Santander International
Luiz Carlos Couto | Bank of America Merrill Lynch
Mathieu Ferragut | Credit Agricole Private Banking
Rogério Lot, Banco do Brasil
Sergio Alvarez Mena III | Morgan Stanley Smith Barney

Directors Supporting & Non-Financial Institutions

Clemente Vazquez-Bello | Gunster Yoakley & Stewart P.A.
Patricia Hernandez | Avila Rodriguez Hernandez, Mena & Ferri, LLP
Patricio J. Perez | McGladrey
Paul Koch | Altasol LLC
Robert I. Targ | Diaz, Reus & Targ, LLP
Sven Stumbauer | KPMG LLP

FIBA Executive Director | *Patricia Roth*
Founding General Counsel | *Burton A. Landy, Esq., Akerman Senterfitt*
FIBA Professor at FIU | *John Zdanowicz – F.I.U., Professor of Finance*
Honorary Board Member | *Saturnino “Nino” Lucio*



President
*Frank D. Robleto, BAC
 Florida Bank*

**“FIBA will continue to
 move forward on its
 journey to financial
 excellence.”**



Financial Institutions Members

FIBA membership includes more than 70 financial institutions from 18 countries, across 4 continents. Nearly every U.S. domestic, national, or state-chartered bank, active in international banking in Florida, including offices of some of the largest banks in the world are members.

BAC Florida Bank
Bancaja - Miami Agency
Banco Davivienda S.A. Miami International Branch
Banco de Bogota, Miami Agency
Banco de Credito del Peru
Banco de Credito e Inversiones, Miami Branch
Banco de la Nacion Argentina
Banco do Brasil
Banco Financiero Comercial Hondureño- FICOHSA
Banco Industrial de Venezuela, C.A.
Banco Internacional de Costa Rica, S.A. - BICSA
Banco Latinoamericano de Comercio Exterior S.A. (Bladex)
Banco Pastor
Banco Pichincha C.A., Miami Agency
Banco Sabadell, Miami Branch
Banco Santander International
Bancolombia S.A., Miami Agency
BANESCO, USA
Bank Hapoalim, B.M.
Bank Leumi USA
Bank of America Merrill Lynch
Bank of Nova Scotia, Miami Agency
BankAtlantic
BankUnited
Barclays Bank PLC
BB&T – Branch Banking & Trust International
BNP – Paribas
BPD Bank
Caja Madrid
Caja Mediterraneo, Miami Agency
Citigroup International
City National Bank
CorpBanca
Credit Agricole Miami Private Bank
Credit Suisse Representative Office
Deutsche Bank Florida, N.A.
Eastern National Bank
EFG Capital International Corp.
Espirito Santo Bank
Fifth Third Bank
First Citizens Bank, Ltd.
Gibraltar Private Bank & Trust
HSBC Bank USA, N.A.
HSBC Private Bank International
IDB Bank - Israel Discount Bank of NY
INTERCREDIT BANK, N.A.
International Finance Bank
Itau Private Bank
JP Morgan Private Bank
Lloyds TSB Bank
Mercantil Commercebank, N.A.
Merrill Lynch Bank & Trust Co. Ltd - Cayman
Morgan Stanley Smith Barney
Northern Trust, N.A.
Ocean Bank
Pacific National Bank
Regions Bank
Royal Bank of Canada
Safra National Bank of New York
SG Private Banking (Suisse) S.A.
Standard Chartered Bank International (Americas), Ltd.
SunTrust Bank, Miami
Terrabank, N.A.
Totalbank
UBS AG
U.S. Century Bank
Wells Fargo Bank, N.A.
Whitney National Bank



Non-Financial Institutions Members

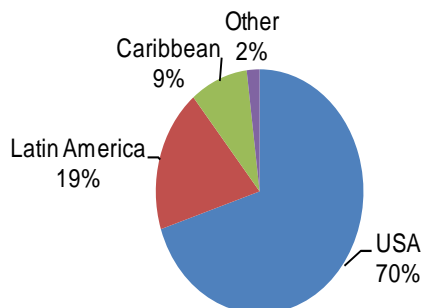
Accume Partners LLC
Akerman Senterfitt & Edison, P.A.
Altasol, LLC
American Express International Dollar Card-Latin American
Amicorp Services Ltd. (Miami)
Astigarraga Davis
Avila, Rodriguez, Hernandez, Mena & Ferri
Baker & McKenzie LLP
Bascom Consulting
Cantor & Webb, P.A.
CEIS Review Florida
Citco Corporate Services, Inc.
Concepcion & Associates, P.A.
Crowe Horwath LLP
C.V. Credit
Diaz, Reus & Targ, LLP
DLA Piper LLP
EFG Capital International
Enterprise Risk Management
Ernst & Young
Export Capital Funding Inc.
Financial Institution Advisory Group, Inc.
FTI Consulting, Inc.
Goldstein, Schechter, Koch
Greenberg Traurig, P.A.

Gunster, Yoakley & Stewart, P.A.
Holland & Knight LLP
Hughes Hubbard & Reed
ICS Risk Advisors
Integro Advisers
Kaufman, Rossin & Co., P.A.
KPMG, LLP
Kroll Associates
Latin American Agribusiness Development Corp. (LAAD)
McGladery
Morley Group LLP
Morrison, Brown, Argiz & Farra, LLP
Nason & Nason, Inc.
Navigant Consulting, Inc.
Pan American Life
Perez-Abreu, Aguerrebere, Sueiro & Torres
PricewaterhouseCoopers LLP
Protiviti, Inc.
Sacher, Zelman et al
Shutts & Bowen
Squire, Sanders & Dempsey LLP
The Richards Group
White & Case LLP
WNF Law, P.L.

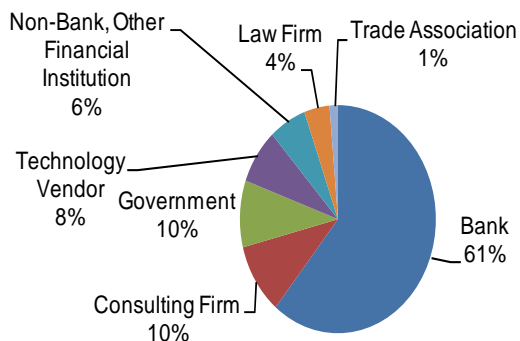
FIBA Protocol Agreements

Association of International Banks & Trust | **AIBT (Bahamas)**
Associação Brasileira de Bancos Comerciais | **ABBC**
Asociacion Bancaria de Panama
Association of Trade and Forfaiting in the Americas Trust | **ATFA**
The Latin Chamber of Commerce of the United States | **CAMACOL**
Cayman Island Bankers Association | **CIBA**
Caribbean Association of Indigenous Banks | **CAIB**
The Latin America Bankers Federation | **FELABAN**
Florida Bankers Association | **FBA**
Florida Export Finance Corporation
International Bankers Association of California | **IBAC**
The Beacon Council
Greater Miami Chamber of Commerce | **GMCC**
Enterprise Florida

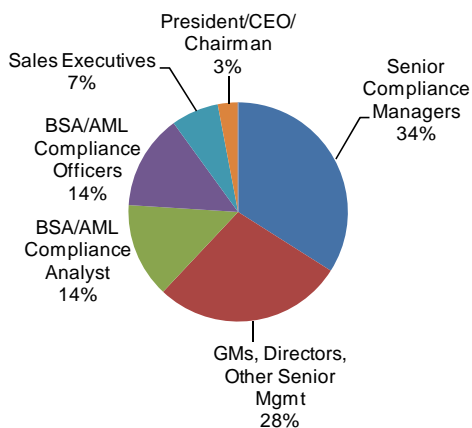
Attendance by Region



Attendance by Title



Attendance by Company Type



FIBA's Annual AML Conference:

➤ Is one of the largest and **most recognized in the world**, attracting **more than 1,100** AML professionals from over 40 countries

➤ **Features specialized learning tracks**, including sessions that address virtually every aspect of meaningful AML concerns

➤ Offers rich academic content that is delivered by **experienced and seasoned experts** who know and even create industry **best practices**

➤ **Unites key specialists in one place**, ranging from US and international regulators, to AML compliance officers, consultants, auditors, lawyers and prominent AML vendors

SAVE THE DATE



One of the greatest challenges facing Banks and Financial institutions today is **providing cost-effective training for their employees** in order to ensure the highest level of competency.



In view of the increased training needs regarding the application of the BSA regulations, AML initiatives, and USA PATRIOT Act requirements, FIBA, in partnership with Florida International University, has recognized the need **for in-depth and practical training. It has responded with specialized courses at the FIBA Anti Money Laundering Institute.** The institute provides **up-to-date professional training to the banking and related financial industries** and maintains a high standard of knowledge broadly across the industry.



Also a series of very targeted professional continuing education (non certification) courses are offered through FIBA Anti Money Laundering Institute in the areas of correspondent banking, private banking, outside directors, and management.

Certify Your AML Knowledge

FIBA has long been recognized by bankers, regulators, Congress, and law enforcement for its world-class professional training for the international banking industry. In order to meet the growing demand for practical and in depth training in the anti-money laundering area, **FIBA, in partnership with Florida International University, has organized two certification courses for AML compliance officers, leading to a professional designation.**

-  **FIBA AMLCA Certification**
-  **FIBA CPAML Certification**

The courses are based on workshops, case studies, and actual scenarios from banks and have been designed and developed by FIBA, in partnership with Florida International University's School of Business - Office of Executive and Professional Education.

In order to receive the FIBA AML Certifications, students must complete the course and successfully pass an online certification exam given by Florida International University.



Organized by the **Florida International Bankers Association (FIBA)**, Inc., this is the largest and most prestigious international gathering of senior managers from banks and financial institutions from throughout the region.

The Annual Assembly attracts nearly 2,000 bankers from 50 different countries. Held every other year in Miami since 1997, it is the largest private sector meeting in our hemisphere.

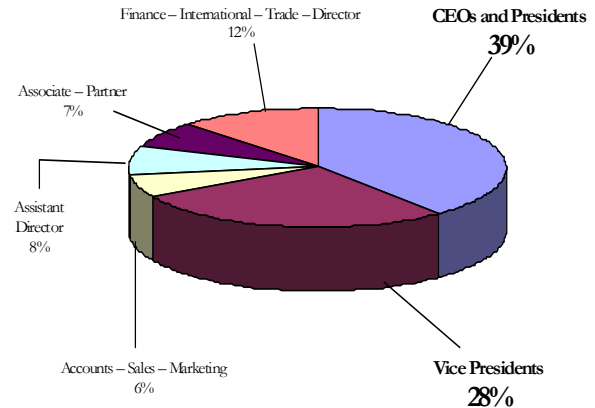
Nearly every bank in Latin America doing international business attends the FELABAN conference in order to meet with bankers from the U.S., Canada, Europe and other countries that do business in Latin America.

For bankers, the **FELABAN Annual Assembly** provides a forum where the financial sector can hold important business meetings with their counterparts from other countries.

With hundreds of senior level managers and decision makers from 50 countries in attendance, there is no other venue that offers the opportunity to maximize the number of business meetings in such a short span of time

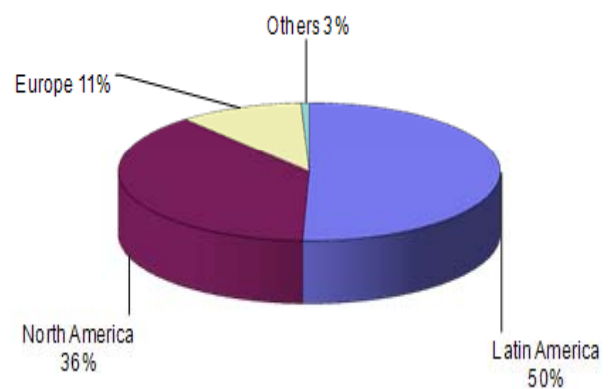
The FELABAN Annual Assembly has always offered attendees the opportunity to hear presentations by notable keynote speakers, including Prime Ministers, Presidents of Central Banks, noted business writers and economists, as well as high level representatives from the US government.

Attendees by job title



...the largest and most prestigious international gathering of senior managers from banks and financial institutions ...

Attendees by region





Dario Fuentes | 2010-2011

"Innovation is a key to growth, which is important for creating jobs and expanding Miami's role as a global financial center."



John Rodriguez | 2009 – 2010

"FIBA is a unique trade organization that is proactive as an industry leader. FIBA offers educational resources and provides access to global forums on current trade finance issues, regulatory challenges, and the sharing of best practices for the international financial industry. FIBA is a small but powerful organization with a highly experienced Board of Directors and active committees that are well versed in various banking disciplines. With Miami as both an international banking center and a regional hub, FIBA reaches out to the world's banks with practical banking knowledge, including AML certification through the FIBA AML Institute, in partnership with Florida International University, and through its 750 online e-Learning course offerings."



Ramon Usategui | 2008-2009

"FIBA has been a wonderful organization through the years, serving its members and watching over their interests in the regulatory and educational arenas. The leadership of FIBA has established four goals for itself for the year: Networking, Education, Advocacy and strong FIBA Committees.

Although we are focused on 2008-2009, these four goals have both short term and long term components. We need to get in the car and drive, but we do know where we want to go, and that part is longer term. Therefore, networking and education will continue to be long term commitments for FIBA. Our role for 2008-2009 is to get the ball rolling."



David Schwartz | 2007-2008

"There is an ancient Chinese curse that says "May you live in interesting times" and I think that we would all agree that we are facing the most challenging times in our careers. FIBA has worked hard and I would say successfully with our partners the regulators in order to build consistency into the examination process. We have moved from a regulatory environment of the 1980's and 1990's when the major focus was on the prevention of drug trafficking and money laundering (who can forget Operation Greenback) to the post 9/11 and Patriot Act environment of today in which banks are receiving severe financial penalties (over \$500 million in the past 5 years) if their AML programs are deemed inadequate."



Simon Amich | 2006-2007

"Through the efforts of my predecessors, and the membership FIBA has gained momentum and has become a highly respected and effective voice for our industry with both regulators and legislators in Florida and in Washington".



Membership Categories and Annual Membership Fees

BANK MEMBERS

Banks engaged in international banking, that are regulated and licensed to do business in the United States

Membership Dues: \$ 3000.00 per year (all banks in the U.S.)
 \$ 1500.00 per year (banks outside of the U.S.)

SUPPORTING MEMBERS

Non-Banks, corporations or entities whose activities are closely associated with international banking, and whose expertise can be considered of value to the international banking industry and the advancement of the mission of FIBA.

Membership Dues: \$ 1500.00 per year

There is a one time \$ 500.00 initial administrative fee upon initial membership processing.