

BOD MEMBERS BIO

ROBERTO R. MUNOZ

Roberto R. Muñoz, who at the same time is Chairman of the Audit Committee of ABI Bank, brings more than 35 years of financial experience to his leadership role as President of The Global Financial Group, specializing in working with High Net Worth Individuals and Middle Market Companies to improve targeting and growth activity by providing strategic planning and execution strategies. Most recently, he served as President of the Miami Market for Commercial Banking and Wealth Management at First Horizon Bank headquartered in Memphis, Tennessee and previously as Commercial Banking and Wealth Management Team Leader for South Florida for Synovus Bank.

In his banking career, Mr. Muñoz has facilitated more than \$28 billion of economic activity in Florida, the Caribbean, Central and South America in the areas of commercial banking including large corporate and middle market lending, institutional, and specialty lending, as well as global wealth and treasury management services. Mr. Muñoz has held executive positions with BBVA Bank (President, South Florida Market), Professional Bank (CLO and Senior EVP), Marquis Bank (CEO, President, CLO, and Voting Member of the BofD), Regions Bank (Senior Managing Director and Senior Sales Manager), Israel Discount Bank (CLO for Florida), Mizuho Bank (Chief Representative), and Barclays Capital, PLC. He began his career with Bank of America in 1980.

Mr. Muñoz is the 2020 and 2019 chairman of the World Trade Center Miami and serves in leadership roles in other South Florida civic organizations. He is first vice-chair of the executive board of the Greater Miami Chamber of Commerce, on the executive board of the Miami-Dade Beacon Council, and former chairman and president of the Florida International Bankers Association. He serves on the executive board of The Center for Financial Training International, the advisory board of the Center for Leadership at Florida International University, the advisory board of the Tibor and Sheila Hollo School of Real Estate at Florida International University, the board of the Florida Alternative Investment Association, and holds the keys to Miami-Dade County, the City of Miami, North Bay Village, and the Zoo Miami Foundation.

In the community, Mr. Muñoz is president-elect of the South Florida Council, Scouts of America, chair of the Distinguished Citizens Award Committee; a board member of the Chapman Partnership for the Homeless, and a trustee board member of the Leukemia and Lymphoma Society of South Florida. He has received numerous awards and recognitions including the 2020 "Champion of Conservation' award by the Miami Zoo Foundation in September 2020, induction in the Marquis Who's Who in America in July 2020 and the "Lifetime Achievement" award plus induction into the "Second Century Society" by the South Florida Council, Scouts of America in December 2019. He received the "Public Service and Captain of Industry" award in Global Trade and Banking from the CSC, Triple C Organization in July 2019 as part of the United Nations Public Service Day initiative.

Media contacts:

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Mr. Muñoz received the 2019 "Diamond Circle" award for Leadership and Management from First Horizon Bank in February 2020. He was twice named "The Achiever" by *Miami Today* in February 2020 and in May 2014, and received the "Banker of the Year" award from the South Florida Hispanic Chamber of Commerce in March 2020. With more than 30,000 contacts on LinkedIn, Mr. Munoz has a wide social following and posts regularly on a variety of topics.

Mr. Muñoz was born in Panama to American parents and lived in Hong Kong for six years as an adolescent. He earned his BA in finance and international business from FIU, an AA degree from Miami-Dade College, and his High School diploma from Miami Springs Senior High. He also holds numerous diplomas and certificates in the field of banking. He and his wife Teresa have five children, and were named "Parents of the Year" by the Miami-Dade Public Schools in 2019, 2018 and 2017. In addition to spending time with his family, Mr. Muñoz loves to cook, travel and enjoy the world's many cultures. He is fluent in English and Spanish.

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