

BIO OF THE MEMBERS OF THE BOARD OF DIRECTORS

ROBERTO R. MUÑOZ

Mr. Roberto R. Muñoz, who concurrently serves as the Chairman of the Audit Committee at ABI Bank, brings over 45 years of financial expertise to his role as President and CEO of The Global Financial Group LLC. He provides guidance to High-Net-Worth individuals, Small- to Medium-sized enterprises, Financial Institutions, and Not-For-Profit organizations, focusing on enhancing market targeting, key performance indicators, strategic planning, and execution. Mr. Muñoz holds an Insurance License from the State of Florida and most recently served as President of the Miami Market for Commercial Banking and Wealth Management at First Horizon Bank.

Mr. Muñoz has a wealth of experience across the State of Florida, the Caribbean, Central and South America, particularly in commercial and institutional lending with a focus on relationship banking, as well as wealth and treasury management services. He has occupied senior executive roles at First Horizon Bank, BBVA Compass Bank, Marquis Bank, Regions Bank, Israel Discount Bank, Mizuho Financial Group, and Barclays Capital PLC.

In addition, Mr. Muñoz has taken on senior leadership positions in several of South Florida's most esteemed business and community organizations, such as the Greater Miami Chamber of Commerce, the Florida International Bankers Association, the World Trade Center Miami, the Boy Scouts of America, and Florida International University. His service on the boards of various educational, financial, and civic institutions reflects his enduring commitment to leadership and community engagement.

Mr. Muñoz has received numerous prestigious accolades for his leadership and professional achievements, including the Banker of the Year award, the Diamond Circle award, recognition in Who's Who in America, and the Champion of Conservation award. He has also been acknowledged by the Greater Miami Chamber of Commerce and the World Trade Center Miami for his exemplary leadership.

Among his significant accomplishments, Mr. Muñoz was recognized as one of the Florida 500 Most Influential Business Leaders in both 2023 and 2024, as well as a South Florida 250 Power Leader in 2023. He has been inducted into several esteemed Halls of Fame, including those of Florida International University and Miami-Dade College. Additionally, Mr. Muñoz was honored with the title of Honorary Kentucky Colonel by the Governor of Kentucky and received the Florida Business Ambassador award from the Governor of Florida for his exceptional service and leadership.

Mr. Muñoz earned a Bachelor's degree in finance and international business from Florida International University and an Associate's degree in Business from Miami-Dade College. He has undergone extensive executive education and professional training at prominent banking institutions, such as the American Bankers Association, the American Institute of Banking, and Robert Morris Associates. In addition to his professional achievements, he is passionately dedicated to philanthropy and community leadership. Fluent in both English and Spanish, he is highly regarded as one of Miami's leading banking and business executives as well as a civic leader.

Media contacts:

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