



ALCIDES 'AL' AVILA

Founding Partner

PRACTICE AREAS

- International banking
- Corporate, mergers & acquisitions
- Commercial financing transactions
- International and cross-border transactions

EDUCATION

- University of Miami, B.A., magna cum laude (1977)
- Notre Dame Law School, J.D., cum laude (1980)

BAR ADMISSIONS

- Florida, 1980

AWARDS

- Martindale-Hubbell, AV Rated.
- 'The World's Leading Lawyers for Business,' Chambers Global, Banking and Finance
- 'America's Leading Lawyers for Business,' Chambers USA, Banking and Finance, and Latin American Investment categories.

Alcides I. Avila is a founding partner of AVILA and an attorney in its Corporate and Financial Services practice. Prior to the formation of AVILA in 2007, Mr. Avila was a partner in the Miami office of an Am Law 20 national law firm and was the practice group leader of that firm's Financial Services Practice Group.

Mr. Avila represents domestic and foreign clients in all aspects of bank regulatory, lending, mergers and acquisitions and other transactional matters. With over 40 years of experience, he regularly represents clients before the Federal Reserve, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the Florida Office of Financial Regulation, and other regulatory agencies.

Mr. Avila has represented numerous foreign financial institutions and investors in establishing and expanding banking operations in the United States. In addition to his banking practice, he has extensive experience in domestic and international business transactions, including cross-border mergers and acquisitions and financings. Mr. Avila has also served as independent counsel to the Board of Directors of various banks in connection with compliance and enforcement actions.

He has been recognized numerous times as a 'Best Lawyer' in banking and has served as general counsel for the Florida International Bankers' Association. Mr. Avila is a frequent speaker on specialized panels discussing banking regulation, international trade and finance, and risk management.

He graduated magna cum laude with a Bachelor of Arts from the University of Miami, obtained his Juris Doctorate, cum laude, from Notre Dame Law School, and was admitted to the Florida Bar in 1980. He is bilingual in English and Spanish.



PROFESSIONAL ASSOCIATIONS

- Florida Bar Association
- American Bar Association (ABA)
- Cuban American Bar Association (CABA)
- Florida International Bankers Association (FIBA)
- South Florida Banking Institute (SFBI)

AWARDS & INVOLVEMENT

- Best Lawyers 'Lawyer of the Year' in Banking and Finance Law, Miami, 2014, 2018.
- Daily Business Review 'Dealmaker of the Year,' Corporate International category, 2016
- Best Lawyers in America Guide, Banking and Finance Law, 2006-2019.
- 'Distinguished Lawyer,' South Florida Legal Guide, 2015.
- 'America's Leading Lawyers for Business,' Chambers USA, Banking and Finance (Transactional and Regulatory,) 2003-2019.
- 'America's Leading Lawyers for Business,' Chambers USA, Latin American Investment, 2007-2017.
- 'The World's Leading Lawyers for Business,' Chambers Global, Banking and Finance (USA) 2007, 2011 and 2015.
- Florida Super Lawyers, 2006-2019.
- 'Top Lawyer,' South Florida Legal Guide, 2004-2019.
- 'Leading Practitioner,' Who's Who Legal, Banking and Finance, 2019, 2020.
- Who's Who Legal Thought Leaders, Global Elite in Banking, 2019.
- 'Deal of the Year,' Latin Lawyer Magazine, Outbound Investment, 2013.
- 'Top Attorneys in Florida,' Wall Street Journal, 2011.
- Recognized by Law Dragon as one of 500 Leading Dealmakers.
- 'Top Dealmaker,' Daily Business Review, International Corporate, 2009.
- Recognized as 'Florida Elite' by Florida Trend Magazine, 2012.
- 'Florida 500 Most Influential Business Leaders, Florida Trend, 2019.
- 'Florida 500 Most Influential Business Leaders, Living Legend, Florida Trend, 2020
- 'Latin America's Top 100 Lawyers,' Latinvex, Banking, 2019, 2020.
- Recipient of South Florida Hispanic Chamber of Commerce Hispanic Legal Leadership Award, 2019.
- Martindale-Hubbell, AV Rated.

REPRESENTATIVE MATTERS

- Represented Banco de Credito e Inversiones (BCI), the third largest bank in Chile, in the purchase of City National Bank of Florida from Bankia, S.A., for a purchase price of \$946.9million. AI participated in due diligence, negotiation of the purchase agreement, U.S. regulatory filings, and all other transactional matters.
- Represented BCI and City National Bank in the acquisition of TotalBank in Miami from Banco Santander.
- Represented Banesco USA in the acquisition of Brickell Bank (f/k/a/Espirito Santo Bank)
- Represented Continental National Bank in the sale of the bank to First American Bank.
- Represented an Ecuadorian investor in the acquisition of Intercredit Bank.
- Represented BAC Florida Bank in the sale of the bank to Brazilian bank, Bradesco.
- Represented a Bolivian investor in their acquisition of a majority interest in Anchor Commercial Bank.
- Represented the shareholders of Union Credit Bank in the sale of a controlling interest to the Apollo Group.
- Represented a lender with a \$111 million gap financing transaction involving the assignment of certain rights under a construction contract with the Florida Department of Transportation. The project was the first of its type in Florida.
- Represented numerous foreign banks in establishing representative offices, agencies, and branch offices in the United States.
- Represented several Spanish financial institutions in connection with U.S. regulatory issues arising from integration and consolidation transactions in Spain.
- Represented major Latin American banks in establishing broker-dealer affiliates in the U.S.
- Represented numerous domestic and foreign banks in regulatory enforcement actions.
- Represented independent boards of directors in matters involving regulatory civil monetary penalties.