



ALCIDES I. AVILA

CORPORATE AND FINANCIAL SERVICES
PARTNER

CONTACT

aavila@arhmf.com
Tel: 305.779.3570
Fax: 305.779.3561

ASSISTANT

Ilene Lopez
ilopez@arhmf.com
Tel: 305.779.3568

PRACTICE AREAS

- Financial Services
- 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)

PROFESSIONAL & CIVIC ORGANIZATIONS

- Florida Bar Association
- American Bar Association
- Cuban-American Bar Association
- Florida International Bankers Association
- South Florida Banking Institute

COMMUNITY INVOLVEMENT

- Notre Dame Club of Miami
- Board of Directors, Greater Miami Chamber of Commerce
- Chairman, Banking & Finance Committee, Greater Miami Chamber of Commerce
- Adjunct Professor at Florida International University, School of Law

LANGUAGES

- Spanish

Alcides I. Avila is a founding partner of ARHMF and an attorney in its Corporate and Financial Services practice. Prior to the formation of ARHMF in 2007, Mr. Avila was a partner in the Miami office of an AmLaw 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 35 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.

PUBLICATIONS & SPEAKING ENGAGEMENTS

- Moderator, Florida International Bankers Association Annual AML Conference – "What's New in the AML Landscape?"
- Panelist at Banker Association for Foreign Trade (BAFT) West Coast Trade Workshop on Hot Button Compliance Issues in Trade Finance.
- Speaker at FIBA, CELAES 2016 Conference on Governance, Risk and Compliance – New Regulations in Banking Security.
- Moderator at FIBA-FELABAN seminar on Latest Developments in Trade Based Money Laundering: Geographic Targeting Orders (GTOs), and the Intersection of Fraud and Money Laundering.
- Speaker at ACAMS South Florida Chapter on Beneficial Ownership and Offshore Tax Havens.
- Panelist at FIBA-FELABAN Latin American Bank Technology Conference on Innovation.
- Speaker at Banker Association for Foreign Trade (BAFT) on BSA/AML and Risk Management.
- Presented on "Legal Issues of a Data Breach" at South Florida Compliance Association Cybersecurity Awareness seminar.
- Panelist at FIBA presentation on "GTO Program: What is it and How will it Impact Business?"
- Moderator, Florida International Bankers Association "Meet the Regulators" Forum.
- Moderator, Florida International Bankers Association Regulatory Roundtable.
- Moderator, SFCA BSA Seminar.
- Moderator, Florida International Bankers Association Risk Management Conference for the Americas.

AWARDS & RECOGNITION

- Recognized as Best Lawyers Lawyer of the Year in Banking and Finance Law, Miami, in 2014, 2018.
- Dealmaker of the Year, Corporate International category, Daily Business Review, 2016.
- Recognized in Best Lawyers in America Guide, Banking and Finance Law 2006-2019.
- Recognized by South Florida Legal Guide as Distinguished Lawyer, 2015.
- Recognized by Chambers USA as one of America's Leading Lawyers for Business – Banking and Finance (Transactional and Regulatory) 2003-2019.
- Recognized by Chambers USA as one of America's Leading Lawyers for Business – Latin American Investment 2007-2017.
- Recognized by Chambers Global as one of The World's Leading Lawyers for Business – Banking and Finance (USA) 2007, 2011 and 2015.
- Recognized in Florida Super Lawyers, 2006-2019.
- Recognized as a Top Lawyer by South Florida Legal Guide, 2004-2019.
- Recognized as a Who's Who Legal leading practitioner in Banking and Finance, 2019, 2020
- Recognized as a Who's Who Legal Thought Leaders, Global Elite in Banking, 2019
- Recipient Latin Lawyer magazine "Deal of the Year" award for Outbound Investment (2013).
- Recognized in Top Attorneys in Florida as published in the Wall Street Journal, 2011.
- Recognized by Law Dragon as one of 500 Leading Dealmakers.
- Recognized as 2009 Top Dealmaker, International Corporate by the Daily Business Review.
- Recognized as Florida Elite by Florida Trend Magazine in 2012.
- Recognized as Florida Trends Florida 500 Most Influential Business Leaders, 2019
- Recognized by Latinex as one Latin America's Top 100 Lawyers (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 U.S. \$946,900,000, including 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
- Representing BAC Florida Bank in the sale of the Bank to Brazilian bank, Bradesco
- Represented a Bolivian investor in 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 lender with a \$111,000,000 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 a number of Spanish financial institutions in connection with U.S. regulatory issues arising from integration and consolidations 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.