



Michael McDonald Executive Vice President and Business Group Director

With over 30 years of experience in various senior executive roles within the financial services industry, Michael McDonald, has extensive expertise in asset management, investment banking and commercial banking. As Business Group Director of Firstbank Puerto Rico, Michael oversees Corporate Banking, Business Banking, Commercial Transaction Banking, Platinum Banking, and FirstBank Securities. He leads a team of more than 20 seasoned relationship officers responsible for a loan portfolio of more than \$2 billion. His team also provides support in underwriting, structuring and relationship management to other departments and affiliates of the Bank including the USVI and FirstBank Florida.

Prior to Firstbank, Michael was President of a leading bank-owned securities and retail brokerage firm where he developed strategies to gather and manage retail and institutional financial assets while managing complex control and regulatory issues. Throughout his career, he has advised large and small, private and public companies in the areas of financial strategy and capital raising.

Michael has a B.A. from Boston College and M.B.A from the Harvard Business School.