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## **PACIFIC NATIONAL BANK TAKES ANOTHER STEP TO INCREASE SERVICES TO SOUTH FLORIDA**

MIAMI – November 5, 2019 – Continuing to increase its focus on and services to the South Florida community, Pacific National Bank (PNB) has announced the formation of a Small Business Administration (SBA) Lending Division and seeded the initiative with two seasoned and respected SBA professionals, said Carlos Fernandez-Guzman, President and CEO of PNB.

The tri-county team led by Ricky Navarro, Executive Vice President, Director of SBA Lending and Oscar Mendez, Senior Vice President, SBA Lending, will be tasked with placing PNB among the premier SBA lenders in the South Florida market.

- Ricky Navarro, Executive Vice President, Director of SBA Lending, will be responsible for managing SBA lending for the bank in the tri-county region. Mr. Navarro joins PNB with 20 years of SBA Lending experience and ample knowledge of the SBA loan programs, as well as commercial real estate lending and commercial banking. He most recently held the position of senior vice president / director of SBA Lending Division at Marquis Bank. He also led the SBA lending divisions of BankUnited and Intercredit Bank. He began his career at Banco Popular North America. He earned his Bachelor of Science in Business Administration from InterAmerican University of Puerto Rico.
- Oscar Mendez, Senior Vice President, SBA Lending, is a 20-year veteran of the banking industry having most recently served as vice president / SBA business development officer at Marquis Bank. Prior to that he served as vice president / SBA business development officer for Bank of the Ozarks. Mr. Mendez worked for several other banks including Wells Fargo, Bank of America and Total Bank, among others, where he held the position of vice president, managing director and branch manager. He attended Florida International University.

"We are doing everything possible to expand our services to meet the needs of the South Florida small business community as this is a major step in the growth of our Bank," said Fernandez-Guzman.

"Our initial efforts will focus on the Miami-Dade, Broward and Palm Beach County markets, but we would like to eventually expand to serve the small business communities in other parts of Florida."

The bank anticipates that there will be additional members of the team that will join at a later date.

"Banks that focus on SBA lending provide a critical boost to the area's economy by leveraging programs designed to fuel the successful growth of small businesses and entrepreneurial initiatives" said



Navarro. “Our goal is to earn Preferred Lender Program (PLP) status from the Small Business Administration in order to be able to expedite the loan approval process and be more actively engaged in helping the small business community of South Florida grow.”

Pacific National Bank is headquartered at 1390 Brickell Avenue, Miami, Florida, and is the 18th largest bank headquartered in Miami-Dade County based on assets. In addition to its Brickell branch, the Bank operates a branch at 255 Aragon Avenue in Coral Gables and another at 18285 Biscayne Boulevard in Aventura, Florida. PNB was established as a national bank in 1985 and has \$582 million in assets.

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Note to Media: Here is the link to download the photos of the new team members:

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