



María Cristina Salas-Díaz

Counsel, Corporate Practice Group

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PRACTICES

Corporate

Financial Institutions

Insurance

International & Cross Border
Transactions

International Banking and
Financial Entities (IFEs and IBEs)

Mergers & Acquisitions

Trusts & Estates

BAR ADMISSIONS

- Commonwealth of Puerto Rico

EDUCATION

B.B.A., *Cum Laude*, Boston
College, 1998

- Major: Accounting

J.D., University of Puerto Rico
Law School, 2004

CERTIFIED LEGAL SPECIALTY

- Certified Mediator, Puerto Rico Supreme Court
- Civil Law Notary

MEMBERSHIPS

- Puerto Rico Bar Association
- Puerto Rico Society of Certified Public Accountants
- American Institute of Certified

Her main areas of practice are banking law and financial services, with a focus on licensing, regulatory and compliance matters.

For over 15 years, Ms. Salas-Díaz has worked with international banking and financial entities, investment advisors, broker-dealers, private equity funds, mortgage institutions and loan or finance companies from the United States, Canada, México, United Kingdom, China, Israel and Caribbean and Latin America (including Chile, Colombia, Argentina, Uruguay, Panama, Guatemala, Peru, and El Salvador) on the formation of *de novo* financial institutions in Puerto Rico, closely collaborating with the founders, investors, and executive and senior management teams of these financial institutions and fintech companies on every step of the formation process of international banking and financial entities. She has also provided advice on the legal and business aspects of developing the entity's business plans and financial projections and in representing the entities before regulatory agencies.

Ms. Salas-Díaz also counsels financial institutions on a wide range of regulatory applications to federal and Puerto Rico banking agencies and with compliance with the Bank Secrecy Act (BSA), the Anti-Money Laundering (AML) and the Office of Foreign Assets Control (OFAC) laws and regulations.

She has ample experience on corporate governance and transactional matters, including mergers and acquisitions as well as international and cross border transactions. She provides advice on the purchase and sale of businesses, corporate reorganizations and corporate liquidations and dissolutions to a wide array of companies, including financial institutions and publicly-traded bank holding companies, pharmaceutical companies, consumer health companies, and consumer product companies. She also provides counsel on securities offerings, loan participations, asset securitizations and mortgage loan sales, and pooling and servicing transactions for various financial institutions. Ms. Salas-Díaz also advises clients on estate and trust planning matters.

Public Accountants

- Puerto Rico Supreme Court's Alternate Dispute Resolution Methods Bureau
- Golden Key National Honor Society

Before joining McConnell Valdés, Ms. Salas-Díaz, who is a Certified Public Accountant (CPA), worked as Senior Auditor at PwC (PricewaterhouseCoopers, Miami, FL). She is ranked as leader in the fields of Banking and Finance Law and Corporate and M&A of *Best Lawyers™*.