

Investment Teaser

Pacific Island Banking

Opportunity

Business Overview

This is the only domestically incorporated and licensed commercial bank in a strategically located Pacific Island nation. Established in 2014, the bank plays a vital role in enabling financial inclusion, managing key government accounts, and delivering retail, corporate, and digital banking solutions. With consistent profitability, strong regulatory standing, and a national mandate, it serves as both a critical financial institution and a scalable platform for regional growth.



Value Proposition

- Sole domestic bank among four licensed institutions
- Deep trust with the government and public sector
- 9.4% Net Interest Margin and 21% ROE in FY2024
- Embedded in national financial ecosystem, managing key government accounts
- First-mover in digital and inclusive banking for underserved populations

Market Opportunity

- Underserved population with growing financial inclusion agenda
- Strategic potential to expand remittances, agri-finance, and green financing
- Opportunities to offer bundled insurance, green bonds, and digital wallets
- Government support for retaining funds locally and strengthening domestic banks

Growth Strategy

- ATM and branch expansion to increase reach
- Insurance services for trade-related and personal coverage
- Green bond issuance and ESG-aligned lending
- Expand management of government accounts and institutional partnerships

Business Model & product Suit

- Retail Banking: General savings, capital savings, minor savings
- Corporate Banking: Corporate general and capital savings, special business accounts
- Digital Banking: Mobile wallet ("purse"), internet banking
- Lending Services: Personal loans, home loans, overdrafts, microfinance

Financial Highlights

- Profit After Tax: SBD 35M (USD 4.3M)
- Total Assets: SBD 590M (USD 72M)
- Total Equity: SBD 169M (USD 21M)
- ROE: 21% | ROA: 7% | NIM: 9.4%
- Cost-to-Income Ratio: 47%
- Deposits: SBD 400M (USD 49M) | Gross Lending: SBD 275M (USD 34M)

The Offer

- USD 50 million for 100% equity stake in a profitable, well-capitalized local bank
- Shareholders (foreign individuals) seeking exit due to succession planning
- Clean ownership structure with strategic positioning for growth in the Pacific

Exit Strategy

- Ideal acquisition target for regional banks, DFIs, or strategic PE funds
- Long-term play on Pacific development and financial inclusion
- Growth via digital services, trade financing, and regional expansion

