



Legal Entities and Regulators

Gamma International Bank, Inc. (“GIB”) is a Puerto Rico International Financial Entity (“IFE”) organized pursuant to Act Number 273 of September 25, 2012, as amended (the “IFE Act”), also known as the International Financial Center Regulatory Act of Puerto Rico or the International Financial Entity Act. GIB is approved to engage in (i) commercial banking, (ii) securities and advisory activities, and (iii) fiduciary services through its wholly owned affiliates Gamma Securities, LLC, a broker-dealer registered with the U.S. Securities and Exchange Commission (“SEC”) and a member of the Financial Industry Regulatory Authority (“FINRA”), and Gamma Asset Management, LLC (“GAM”), an investment adviser registered with the SEC. Registration with the SEC or membership in FINRA does not imply a certain level of skill, training, or expertise. The entities maintain shared offices, personnel, and operational arrangements and collectively are referred to as “GAMMA.”