

CEIS Review Inc.

Loan Review Programs (General and Specialized)

Acquisition Due Diligence Review

Loan Loss Reserve Adequacy

ALLL Methodology and Validation

Stress Testing and Concentration Analysis

Process, Procedure and Best Practice Review

Loan Policy Adequacy and Maintenance

Portfolio Management Review

Credit and Loan Documentation Audits

CEIS Review Inc.

Management and Administration¹

Management Office

Joseph J. Hill, Chairman, President, CEO

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Carmen Del Riego, Data Analyst

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¹ The primary responsibilities are noted; however the office and segment members have overlapping responsibilities.

² Special Projects = Stress Testing, ALLL Methodology Validation, Process Review, and other related requests.

³ General editing and active part in our data base development project.

⁴ Administration = coordination with clients, and management of support staff.

⁵ SFD = includes Leveraged Lending; JPM also Senior Editor of general portfolio reviews.

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Consultants

Beard, Richard	Haltmaier, John P.	Rosa, Gerald
Bianco, Peter J.	Horan, Daniel J.	Rosen, Jerome L.
Birk, Harold	Kaplowitz, David A.	Ruby, Douglas
Brandow, Robert	Lewis, Thomas J.	Simon, Stewart
Brown, James H.	Machaver, Claudia J.	Sisinni, Frank J.
Crawford, Michael K.	Mallner, Anton	Stitzer, Jordan M.
Cross, Nicholas	Matthews, Robert W.	Webbe, Christopher "Kit"
Denneen, Edward F.	McCracken, Mark	Ziella, Frank T.
Gottwald, Paul	McKenna, John	Zinkand, Dennis
Greenblatt, Stephen	Merritt, Marc H.	
Hancock, Timothy	Morgan, Mark	
Harper, Allen	Nixon-Moore, Mary Ellen	
Harwood, Sally	Rooney, William T.	

CEIS Business

CEIS Review, Inc. was formed in 1989 for the specific purpose of providing professional services to banks and other financial institutions. CEIS focuses its activities entirely on the loan portfolio and its risk profile. The company is not affiliated with any accounting firm or bank holding company.

The CEIS business is primarily focused in three areas, i.e., Loan Review, LLR Adequacy and ALLL Validation, and Portfolio Level Stress Testing. There are other services on which we are retained such as Process Review, Loan Policy Adequacy Review, Due Diligence Review, and other specific research projects.

The cornerstone of the business is the independent **Loan Review** service provided to the broadly defined community banking sector of the industry as well as to larger banks for targeted reviews, and to other portfolio companies such as specialty finance. In addition to portfolio reviews, CEIS is retained to validate the effectiveness of an organization's internal loan review function.

CEIS loan review programs are implemented by experienced senior lenders who often have senior or executive level management experience. The professionals who deliver the CEIS product were associated with money market, regional banks, community banks, and commercial finance companies. The portfolios reviewed include general commercial lending, leveraged lending, structured finance loans, other specialized domestic portfolios, and portfolios in Mexico and Central America.

Loan review programs are customized to the client's needs and are software assisted. Depending on the size of the portfolio as well as its considered quality, the programs for community banks typically review over a twelve month period between 60% and 75% of the client's average outstanding loans and letters of credit. For larger organizations or portfolios, targeted reviews of divisions or portfolio segments are naturally customized to the case presented.

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CEIS provides Risk Migration or **Stress Analysis** as an additional management tool to assist client management in anticipating possible risk exposures under varying scenarios. The stress analysis programs are typically structured as an addition to the loan review. In leveraging on the loan review process, notable efficiency and economic savings are provided to the client most specifically relating to the data collection process.

The stress analysis considers “what if” scenarios for notable portfolio segments that might cause certain portfolio segments to react in an adverse manner to the client’s intended risk standards. The analysis aims to obtain an anchor point for determining the severity of a downside scenario potentially affecting criticized loan levels, loan loss reserves, and capital. The results of stress testing might indicate that some proactive measure by management is advisable while alternatives are more feasible or available.

CEIS conducts an analysis of **Concentrations** within the Bank’s commercial loan portfolio and proposes enhancements to the Bank’s current concentration management policy, procedures and reporting. The analysis is consistent with relevant regulatory guidance.

Naturally, each analysis is customized to the client’s portfolio. Nevertheless, most often the analysis includes the following elements: establishment of limits to manage concentration levels; on-going reporting to monitor concentration levels and the risks of individual areas of concentration; remediation requirements when limits are approached or exceeded; governance requirements for the approval, review and monitoring of concentrations, including outlining roles and responsibilities of the Board and senior management; policy which documents the above requirements; and analysis supporting the above elements.

Concentration Analysis is performed on a standalone basis or combined with CEIS’ Loan Review and/or Stress Testing activities.

CEIS tests the adequacy of loan loss reserves and separately **Validates ALLL Methodology** for conformance to regulatory guidelines, reasonableness in basis of the reserve allocations, adequate documentation of ALLL methodology, and appropriate statement in the bank’s loan policy.

The validation addresses the framework and process for the establishment of the ALLL to incorporate relevant regulatory requirements, including ASC 310-10 (f/k/a FAS 114) and ASC 450-10 (f/k/a FAS 5). And considers the bank’s documentation of portfolio characteristics, existing and prior performance of the portfolio, portfolio concentrations, migration and historical losses.

CEIS’ analyzes and tests the methodology underlying the allocations that are applied in the client’s periodic assessment of loan loss reserves. CEIS analyzes the portfolio experience of the last three to ten years including the migration of loan grades, loss experience, reliability of loan grading system, changes in portfolio mix, trends in portfolio risk in view of concentrations such as large loan exposures, loan types, collateral types, industry and loan grades; delinquency and nonaccrual trends, off balance sheet commitments, the loss experience of its “peers”, and other factors relevant to the client portfolio profile.

CEIS reviews portfolios that are targeted for acquisition. The **Acquisition Due Diligence Review** request is given a high priority in the CEIS schedule and a team is assembled for a quick turnaround time in the due

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diligence assignment. The scope of the review is established with CEIS' client and the review is structured so that at the end of the on-site review, a preliminary oral report is made and a written report is delivered to CEIS' client within days of completing the on-site review. The review will assess the sufficiency and reliability of the credit risk rating system, loan approval and monitoring, effectiveness of credit and loan administration, and adequacy of the loan loss reserve. The report will detail the findings of the review including a summary of observations and conclusions supported by a written report on each loan reviewed.

CEIS is retained for **Process Reviews**. CEIS evaluates processes within the Bank's credit risk management framework, and provides an overall assessment of those credit-related processes. Clients have sought this assistance when preparing for a regulatory examination or in response to an examination to ensure that internal processes meet regulatory requirements and incorporate industry "best practices".

Examples of process reviews include: (a) forensic reviews to identify underlying causes associated with specific loan losses; (b) assessment of an internal loan review function, including evaluations of the function's independence, coverage, effectiveness, and staffing (quality and quantity); (c) validation of the risk rating system; (d) review of policies / processes associated with specific types of lending (asset based, construction, etc.); (e) review progress in addressing regulatory Matters Requiring Attention; (f) review policies and processes associated with identification of Troubled Debt Restructures (TDRs); (g) review overall credit / credit administration process.

CEIS Management

Joseph J. Hill

Mr. Hill is founder, Chairman, President and **Chief Executive Officer** of CEIS Review Inc. The firm was formed for the purpose of providing professional consulting services to bankers by bankers.

Mr. Hill has over 35 years of commercial banking and financial management experience resulting from his prior association with money market and regional banks as well as his business investment and consulting activities. Management positions were held by Mr. Hill at the Bank of Virginia, Bankers Trust Company, Barnett Banks of Florida, Inc., Barnett Bank of Jacksonville, Barnett Bank of Broward County, Franklin National Bank, and Irving Trust Company.

He has reorganized and managed commercial and real estate lending divisions as well as loan and credit administration functions. Mr. Hill has written and administered commercial and real estate policies, chaired loan committees, and redefined and managed commercial lending training programs. His direct lending activities as a banker included all types of unsecured/secured and short/long term accommodations. The purposes involved leveraged buy-outs, trade financing, debt restructuring, working capital, project financing, plant expansion, real estate development and other similar needs.

In the business community, Mr. Hill previously served as Director of Solitron Devices, Inc. (ASE, High Technology Company); Advisory Director of National Energy Capital Corporation (OTC, Energy Project Finance); interim President of Domestic Oil Corporation (Oil Production); interim Vice President-Finance of Sussex Valley Development Corporation (Real Estate Development); interim President of AMCAL Chemical Company, Inc. (Chemical Manufacturer); director of Octagon, Inc. (NASDAQ, High Technology Company); and Member of American Arbitration Association's Panel of Arbitrators.

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Elaine M. Cottrell

Ms. Cottrell is Managing Principal and **Chief Operating Officer** of CEIS Review Inc. and President of CEIS Review Fla LLC. She has over 30 years' experience in the banking community from her associations with community and regional banks as well as her consulting activities. At CEIS, she shares executive responsibility in the areas of administration, quality control, engagement scheduling and preparation, client relationships, and business development.

Previously, she served as Senior Vice President of Executive National Bank in Miami where she was Senior Loan Officer. Additional positions in South Florida were previously held with Flagship Bank, Jefferson National Bank, Metro Bank, and Enterprise Bank.

Ms. Cottrell has established credit departments for newly formed banks and reorganized credit functions at established organizations. She has successfully trained both lenders and staff in credit and lending functions. She has written and administered loan portfolios and managed credit, commercial loan and real estate loan activities as well as loan operations departments. Ms. Cottrell's executive responsibilities included serving as a voting member of loan committees.

She has had involvement with or served as a director of such community groups as the South Miami Hospital Associates, Girls' Club of Miami, Greater South Dade Miami Chamber of Commerce, Kendall Business and Professional Association, University of Miami Association, and the Coral Gables Women's Club. Her language capabilities include French and Spanish.

Elizabeth ("Liz") Williams

Ms. Williams is Managing Director of **Special Projects**. She has over 25 years' experience from her prior positions with commercial banks as well as her consulting activities. At CEIS, Elizabeth's primary responsibilities include various projects involving loan loss reserve methodology review, and separately ALLL validation, stress testing at segment and/or portfolio level; risk identification process, procedure, and best practices; and other specific client requests. Ms. Williams also is responsible for tracking announcements from Bank Regulators that might impact CEIS' consulting and review activities.

Ms. Williams was previously employed by Bank of America, FleetBoston, BankBoston, BayBank, and Chase Manhattan Bank. At Bank of America, she held positions of Policy Executive, Risk Policy Group – New Jersey; Senior Vice President, Credit Review – New Jersey; Senior Credit Officer – Boston; and Senior Director, Risk Review Examination Team – Boston. At Chase Manhattan, Ms. Williams started her banking career in corporate banking and global cash management. She obtained her MBA from Northeastern University and undergraduate degree from the College of William and Mary.

David A. Vest

Mr. Vest is Managing Director and **Senior Editor**. He has over 30 year credit risk management experience ranging from credit portfolio modeling to corporate finance lending, loan review, credit policy/administration, loan workout, and bank regulation. He is a versatile subject matter credit expert blending technical proficiency and business savvy in creating objective and timely outputs. Experienced in evaluating credit risk at both granular and portfolio levels and evaluating integrity of credit risk processes. He was formerly associated with Mizuho Bank, Ltd, Bank of New York, Federal Reserve Bank of New York, Unibank a/s (n/k/a Nordea Bank Denmark A/S), and Manufacturers Hanover trust Company. Most recently he was Senior Vice President at Mizuho in the Risk Management Division engaged as senior risk manager in credit risk modeling activities in the Americas and US credit risk reporting.

Justin J. Hill

Mr. Justin J. Hill is Managing Director of **Marketing, and Manager** of CEIS' office support staff. He enjoyed 10 years banking experience prior to joining CEIS in 1998. His responsibilities involve the development, implementation, and

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tracking of CEIS' marketing and sales efforts. Those efforts include online presence, coordinating involvement in industry events, product presentations to clients and prospects, handling contracts with new and existing clients and maintaining client relationships. Justin also manages the staff that prepares the advance material for the on-site reviews and provides support to the segment review managers, editors and field reviewers. He also is the contact point for many clients as well as prospects. Previously, he was associated with Washington Mutual Bank, Independence Community Bank, and Sovereign Bank. He is a graduate of Florida State University with a degree in business.

Gary Dycus

Mr. Dycus is an Executive Consultant and **Senior Response Editor** and is responsible for editing, analyzing and reporting the findings from the field reviews on bank portfolios in the USA and CEIS' own analysis of the client's loan quality trends. Mr. Dycus is a credit risk professional with over 35 years domestic and international experience at leading banking and insurance organizations. Particular experience is in commercial and real estate finance, mortgage banking, financial institutions, asset-backed securities, real estate workout, credit audit, credit review, credit approvals, asset-backed security workout. He was formerly associated with Development Alternatives, Inc., Enterplan Limited (U.K.), Coffey International Development, Price Waterhouse Coopers (Laos) Ltd., Madison Consulting Group, MBIA Insurance Corporation, Capital Markets Assurance Corporation (CapMAC), and Chase Manhattan Bank.

Segment Review Managers

John P. Macukas

Mr. Macukas is Managing Director – **Structured Finance Review** with CEIS and has over 29 years banking experience from his association with commercial banks and his consulting activities. John is responsible for managing all specialty reviews of a structured finance (leveraged lending), corporate finance, and asset based nature. Mr. Macukas also is responsible for tracking announcements from Bank Regulators that might impact CEIS' Structured Finance (leveraged lending) review engagements.

He was associated with banks in New York and Connecticut and served in the capacity of Chief Credit Officer and manager of various credit and audit responsibilities. The banks included Bank Austria Creditanstalt, The Bank of Tokyo Trust Co., and The Bank of New York. His responsibilities included portfolios consisting of loans and equity investments to large and mid-sized corporations across a diversified range of industries. He established credit risk functions, corporate finance underwriting due diligence function, credit policy compliance function.

Santiago Morera

Mr. Morera is Managing Director - **International Review** with CEIS and has more than 30 years of experience from his association with domestic banks and international banks, as well as from his consulting activities. Mr. Morera's responsibilities have included client acquisition and relationship management, corporate finance and syndications, trade finance, credit administration, loan review, and credit analysis. He has been member of ALCO, credit and risk management committees. Most recently Mr. Morera was SVP and General Manager of BICSA's Miami Agency. Previously he held various functions at Bank of America and Union Bank of California, where he advanced to senior level positions. Santiago graduated from Utah State University with a BS in finance that was followed with an MBA from Golden Gate University.

Paul H. Gottwald

Mr. Gottwald is Director – **Real Estate Review** with CEIS and has over 30 years' experience in the commercial and mortgage banking industries as well as from his consulting activities. He has extensive experience in underwriting real estate transactions as well as in administering / managing significant loan portfolios. He has held positions in

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the commercial banking industry as Senior Vice President and in real estate industry as Executive Vice President - Chief Financial Officer, and Investment Manager. He was associated with Deutsche Bank as consultant / CMBS underwriter and franchise loan underwriter. Previously, he was with Paine Webber, Skopbank Asset Management and separately with Skopbank New York Branch, Rossman-Danner Company in Florida, The Balcor Company in Illinois, and Chemical Bank in New York.

Joseph Spivack

Mr. Spivack is Director – **Special Projects** primarily responsible for stress testing. He manages and supervises the on-going data assembly requirements and report generation that provides the clients' stress analysis. Mr. Spivack has over 30 years senior level experience in credit risk management in banking, capital markets, counterparty credit, leveraged and structured finance and insurance. His prior associations were with CIT Group, CIFG Assurance, Dresdner Kleinwort Wasserstein, TruMarkets, Prudential Financial, Barclays Capital, Bear Stearns & Co., New York Life Insurance, and Value Line.

Edward F. Deneen

Mr. Deneen is a Senior Review Consultant with CEIS with review assignments on **Consumer and Residential** segments as well as on general commercial portfolios. He has over 30 years banking experience from his prior association with money market and regional banks as well as from his business and consulting activities. He has held positions at Chemical Bank and at Republic National Bank of New York. Mr. Deneen began his career at Chemical Bank where he developed his credit and compliance review experience. While at Chemical he managed credit risk review departments and teams concentrating on commercial and consumer portfolios. While at Republic, he was team leader for on-site reviews including: middle market, private banking, corporate banking, international banking, commercial real estate, capital markets, consumer credit, residential mortgage, and factoring. Mr. Deneen received his BS from Hofstra University, and completed the Chemical Bank credit and other related training programs. Training included the Fair Isaac's Systematic Approval (FICO-Scorecard) and the ABA – BankCard Management School program.

Field Review Consultants⁶

Peter Bianco

Mr. Bianco is a Senior Consultant and Field Reviewer with CEIS assessing the quality of loan portfolios. He has over 22 years' experience as a banker, consultant and former Bank Examiner. His banking experience includes middle market lending, workouts, small business lending, loan loss reserve analysis, and credit services and administration management. He was formerly associated with Commerce Bank, NY; JPMorgan Chase, NY; Natwest Bank, NY; European-American Bank, NY; and the Federal Reserve Bank of New York.

Harold F. Birk

Mr. Bianco is a Senior Consultant and Field Reviewer with CEIS assessing the quality of loan portfolios. He has over 25 years' experience as a banker, and consultant. He was formerly with Natixis (NYC) where he was Senior Portfolio Manager, as well as Managing Director in the acquisition and sponsor finance group. Previously, he was with CIBC World Markets Corp. (NYC) as Executive Director in workout and restructuring, and in leveraged finance. Other associations included the Bank of New England (Boston), E. F. Hutton & Company (NYC), Bank of America (Boston), and Bank of Boston (Boston and Los Angeles).

⁶ The brief bios presented are a sampling of the reviewers associated with CEIS; there are additional reviewers that are listed above in this presentation.

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Robert J. Brandow

Mr. Brandow is a Senior Consultant and Field Reviewer with CEIS assessing the quality of loan portfolios. He has over 30 years' experience as a banker, and consultant. His experience included managing asset based lending relationships, mortgage financings and derivatives, structured finance, retail portfolios, criticized portfolios, and general commercial & industrial accommodation. He was formerly associated with Sun National (NJ), Sovereign Bank (NJ), GMAC Commercial Finance (NYC) Wells Fargo Retail Finance (Boston), Fleet Bank (Boston) and Sumitomo Bank (NYC).

Michael K. Crawford

Mr. Crawford is an Executive Consultant and Field Reviewer with CEIS evaluating the quality of loan portfolios and the effectiveness of an organization's overall credit risk management. He has over 30 years' experience from his association with commercial banks, bank agencies and consulting activities. Mr. Crawford's prior responsibilities included those as Senior Loan Officer, member of ALCO, Credit and Management Committees, Senior Credit Officer, and other segments of banking organizations. He was previously associated with Danske Bank, New York, Banco Totta & Acores, New York, First Fidelity Bank, New Jersey, and Manufacturers Hanover Trust Company. Mr. Crawford's experience includes structuring and delivering commercial loan training curriculums; participating as faculty member of NY State Bankers Association Executive Development Program. He graduated from Colgate University.

Stephen Greenblatt

Mr. Greenblatt is a Senior Reviewer with CEIS having over 35 years' experience as a banker and consultant. He was formerly associated with Morgan Stanley, NY; and JPMorgan Chase (formerly Chemical Bank), NY. Mr. Greenblatt has extensive experience as a middle market credit and lending including loan workouts, evaluation of FAS 5 and FAS 114 requirements, portfolio analysis, credit administration, and underwriting. He has chaired asset quality committees and served on directors' loan committees

Alan Harper

Mr. Harper is a Senior Field Reviewer with CEIS having 30 years' experience in the commercial banking industry. Mr. Harper's background includes Citicorp as International Economist, New York Mercantile Exchange as Editor and Marketing Specialist, and Mizuho Corporate Bank, Ltd as Senior Vice President supervising and controlling credit exposures to customers based in the Americas. Mr. Harper experience includes assessing and maintaining portfolio quality, process and procedure as well as strategies for lending to specialized industries. Mr. Harper graduated with honors in economics and mathematics from McGill University, Montreal; obtained his MA in Economics from Columbia University, and received an Advanced Certificate in Finance from New York University. He is fluent in French.

Sally C. Harwood

Ms. Sally Harwood is a Senior Review Consultant providing loan review services primarily on the **Consumer and Residential Mortgage** segments of clients' portfolios. Ms. Harwood has over 30 years of experience from her prior associations with money market and investment banks.

She has developed analytical tools for and conducted due diligence review of consumer and corporate assets, including automobiles, credit cards, business loans in the US, Mexico and Canada. Her responsibilities included: risk management reviews addressing default and operational reviews to better assess a client's true underwriting and collection abilities; credit score creation to standardize risk analysis across automobile clients; "soup to nuts" credit reviews for the FDIC, RTC, and private investors, including bidding, staffing, and project management; and structured client mortgage reviews.

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Prior associations include Financial Security Assurance, Hanover Capital Partners, Inc., Citicorp Investment Bank, The Boston Company, and Chemical Bank. Ms. Harwood has held positions such as Director and Vice President at such institutions.

Ms. Harwood holds a Bachelor degree in Business Administration from The College of William and Mary and further went on to obtain a Master of Business Administration from The Colgate Darden Graduate School.

Daniel J. Horan

Mr. Horan is an Executive Consultant and Field Reviewer and has over 35 years' experience in the commercial banking industry. His experience and responsibilities included those of Chief and/or Senior Credit Officer as well as department and/or division head at several banks. He was formerly associated with BPD Bank, NYC; Citibank, N.A., NYC; European American Bank, NYC; and NatWest Bank, USA, NYC. The portfolios he oversaw included commercial real estate, commercial & industrial, middle market and large corporate, project finance, lease finance, and asset recovery.

David A. Kaplowitz

Mr. Kaplowitz is an Executive Consultant and Field Reviewer with CEIS and has over 35 years' experience in the commercial banking industry. Prior to joining CEIS, he was associated with Landsbanki, LaSalle Retail Finance, Royal Bank of Scotland, Bank One, GMAC Commercial Credit, and CIT Business Credit (Manufacturers Hanover). Mr. Kaplowitz' experience included managing portfolio of corporate borrowers and related lending teams, workout and liquidation cases, and opened ABL offices in NYC for RBS, LaSalle, and Bank One.

Thomas J. Lewis

Mr. Lewis is an Executive Consultant and Field Reviewer with CEIS and has over 35 years' experience in the commercial banking industry. Mr. Lewis' banking experience was with JP Morgan Chase since 1969 where he held varied positions including senior level portfolio responsibilities. He was SVP/Credit Executive responsible for credit approval, portfolio oversight, and credit quality relating to \$6B portfolio exposure to middle market firms located throughout the Northeast and Middle Atlantic states. Previously, he was Credit Executive Chase Executive Regional Banking, and New England Regional Manager.

Claudia J. Machaver

Ms. Machaver has over 25 years' experience as a banker and consultant. She is an Executive Consultant and Reviewer at CEIS having been formerly associated with JPMorgan Chase since 1984. Her portfolio responsibilities included general and specialized portfolio segments including C&I, CRE, ABL, leasing, leveraged finance, and others. Her positions at JPMorgan included Managing Director (MD), Mezzanine Capital; MD and Group Head, Commercial Bank Asset Securitization; MD and Group Head Financial Sponsor Group; Chief Operating Officer, Commercial Banking; and Team Leader in middle market lending. She is currently also a Senior Instructor, C6Financial Services; and Instructor at Baruch College. She has Masters in International Affairs from Columbia University and a BA Political Science from University of California, Berkeley.

Robert W. Matthews

Mr. Matthews is an Executive Consultant and Field Reviewer with CEIS and has over 30 years' experience in the banking industry. Expertise is in commercial credit risk management, commercial lending, commercial real estate, construction and asset based lending, borrower-specific underwriting approvals, financial statement analysis, managing work out, criticized and classified special assets, credit process and risk ratings, and risk management practices. His prior associations included: (a) Loan Portfolio Manager and Special Asset Manager, for Commercial Industrial Finance Corporation (CIFC), an asset manager of middle market and large broadly syndicated private equity sponsored leveraged loans. (b) Managing Director, Financial Advisor with LTC Consulting P.C. Stamford, CT

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advisory services in Chapter 11 cases requiring combination of expertise in Forensic Accounting, Corporate Finance, Restructuring and Recovery. (c) Global Syndicated Finance, Credit and Lending, Investment Banking Group, Chase Manhattan Bank, NYC, (d) Director, Real Estate, Healthcare and Project Finance Loan Syndications Barclays De Zoete Wedd, NYC; (e) Vice President, Chase Manhattan Bank, New York, London and Tokyo.

John J. McKenna

Mr. McKenna is an Executive Consultant and Field Reviewer with CEIS and has over 30 years' experience in the banking industry. Mr. McKenna is a credit oriented professional with successful track record in the credit-intense asset based marketplace. His experience as senior level executive managing cash flow secured transactions, asset based structures, project finance initiatives, factoring, and general middle market lending make him a valuable member of the CEIS team. His prior associations included Citigroup, Citicorp, Citibank, and CIT Group.

William T. Rooney

Mr. Rooney is an Executive Consultant and Field Reviewer with CEIS. He has over 30 years' experience as a consultant as well as from prior association with financial and banking concerns. He provides loan review services for specialized and general commercial loan portfolios. His prior associations included Nomura Securities as Chief Credit Officer and Managing Director regarding primarily fixed income and equity products, and customized structured finance transactions. Prior associations included Lehman Brothers as Corporate Credit Manager for global sales and trading operations, and KPMG as Senior Audit Manager – financial institutions.

Frank J. Sisinni

Mr. Sisinni is an Executive Consultant and Field Reviewer with CEIS having over 30 years' experience as a consultant and banker. He delivers loan review services to domestic firms regarding specialized and general commercial loan portfolios. His prior responsibilities included evaluation, monitoring and exposure management of investment grade and non-investment grade portfolio clients as well as export and leveraged finance portfolio segments. His prior association as primarily with Barclays Capital (NY), Barclays Bank PLC (San Francisco and Chicago), and Barclays Bank International Ltd (NY). Other prior associations included the Foreign Credit Insurance Association, and Manufacturers Hanover Trust Company. Graduated from Georgetown University (School of Foreign Service), and NYU Graduate School of Business.

Christopher G. Webbe

Mr. Webbe is an Executive Consultant and Field Reviewer with CEIS and had over 30 years experience as a commercial banker and consultant. He provides loan review services for domestic and international portfolio segments. Mr. Webbe was formerly associated with Banco Rio de la Plata, New York Agency; Daiwa Bank Limited, New York; and Lloyds Bank Limited, New York Office and London Office. His career included responsibilities as Senior Credit Officer; manager and agent for Agency; Chief Inspector, and manager of lending functions. Mr. Webbe's lending and management experience includes international as well as domestic portfolios. He graduated from The Leys School, Cambridge, and Cambridge University (MA Honors). He is fluent in Spanish.

Dennis D. Zinkand

Mr. Zinkand is an Executive Consultant and Field Reviewer with CEIS and had over 30 years experience as a commercial banker and consultant. His industry experience and responsibilities included Chief Credit Officer, Portfolio and Team Manager. He was formerly associated with Carver Bank (NYC), CIT Group (NYC), BNP Paribas (NYC), ING Capital (NYC), GlenFed Financial (NJ), Creditanstalt-Bankverein (NYC), and Citicorp (NYC).

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Active Clients

California	Bank of China, Los Angeles Office, California Bank of Communications, Los Angeles Office, California CTBC Bank (USA), Los Angeles, California FBR Capital Markets, Irvine, California Nanyang Commercial Bank, San Francisco Branch, California State Bank of India, Los Angeles, California State Bank of India, Los Angeles Agency, California
Connecticut	Bankwell Bank, New Canaan, Connecticut Brunswick Bank & Trust, Stamford, CT First Bank of Greenwich (The), Cos Cob, Connecticut Patriot National Bank, Stamford, Connecticut Quinnipiac Bank & Trust Company, Hamden, Connecticut
Florida	Banco de Bogota, Miami Branch, Miami, Florida Banco Internacional de Costa Rica, S.A, Miami Agency, Florida Banesco USA, Miami, Florida BankUnited, Miami Lakes, Florida Banco Davivienda, S.A. Miami Branch Continental National Bank, Miami, Florida Fairwinds Credit Union, Orlando, Florida First National Bank of So. Miami, Florida Helm Bank, Miami, Florida Intercredit Bank, Miami, Florida International Finance Bank, Miami, Florida Pacific National Bank, Miami, Florida Sabadell United, Miami, Florida Sabadell Americas, Miami, Florida Terrabank, Miami, Florida
Georgia	SunTrust Robinson Humphrey, Atlanta, Georgia
Idaho	Home Federal Bank, Nampa, Idaho
Illinois	State Bank of India, Chicago Branch, Illinois
Indiana	Evansville Teachers FCU, Evansville, Indiana
Kentucky	L & N Federal Credit Union, Louisville, Kentucky

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Maryland	State Employees Credit Union of Maryland, Linthicum, MD
Massachusetts	Enterprise Bank, Lowell, Massachusetts Massachusetts Housing Partnership, Massachusetts NewStar Financial Inc., Boston, Massachusetts Northern Bank & Trust, Woburn, Massachusetts
Michigan	First National Bank of America, E. Lansing, Michigan
New Hampshire	Granite State Development Corporation, Portsmouth, New Hampshire
New Jersey	Affinity Federal Credit Union, Basking Ridge, New Jersey Atlantic Stewardship Bank, Wayne, New Jersey Bank of New Jersey, Fort Lee, New Jersey BCB Bank, Bayonne, New Jersey Boiling Springs Savings Bank, Rutherford, NJ Cape Bank, Cape May Courthouse, New Jersey City National Bank of New Jersey, Newark, New Jersey Clifton Savings Bank, Clifton, New Jersey Colonial Bank FSB, Vineland, New Jersey Columbia Bank, Fairlawn, New Jersey ConnectOne, Englewood, New Jersey Cross River Bank, Teaneck, New Jersey Enterprise National Bank NJ, Kenilworth, New Jersey Financial Resources Federal Credit Union, New Jersey First Commerce Bank, Lakewood, New Jersey First Hope Bank, Sparta, New Jersey First National Bank of Elmer, Elmer, New Jersey Freedom Bank, Oradell, New Jersey Glen Rock Savings Bank, Glen Rock, New Jersey Hudson City Savings Bank, Paramus, New Jersey Investors Savings Bank, Short Hills, New Jersey Lakeland Bank, Oak Ridge, New Jersey Llewellyn-Edison Savings Bank, FSB, West Orange, New Jersey Millington Bank, Bernardsville, New Jersey New Jersey Community Bank, Freehold, New Jersey Northfield Bank, Woodbridge, New Jersey Peapack-Gladstone Bank, Gladstone, New Jersey RSI Bank, Rahway, New Jersey Two River Community Bank, Middletown, New Jersey Valley National Bank, Wayne, New Jersey

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New York

Abacus Federal Savings Bank, New York, New York
Agricultural Bank of China, New York Branch, New York
Amalgamated Bank, New York, New York
Banco de Bogota, New York Agency, New York
Banco Estado Chile, New York Branch, New York
Bank of Castile, Batavia, New York
Bank of China, New York Branch, New York
Bank of Communications, New York Branch, New York
Berkshire Bank, The, New York, New York
Caixa Geral de Depositos, New York Branch, New York
Canandaigua National Bank, New York
CapitalSpring, New York, New York
Chemung Canal Trust Company, Elmira, New York
China Construction Bank, New York, New York
China Merchants Bank, New York Branch, New York
Chinatown FSB, New York, New York
Citigroup Global Markets Inc., New York, New York
Community Mutual Savings Bank, White Plains, New York
Country Bank, New York, New York
Credit Agricole Corporate & Investment Bank, New York
Cross County Federal Savings Bank, Middle Village, New York
CTBC Bank Corp. (USA), New York Branch, New York
Deutsche Bank, New York, New York
Dexia Credit Local, New York Branch, New York
Dime Savings Bank of Williamsburg, Brooklyn, New York
DNB Bank ASA, New York Branch, New York
East Bank, New York, New York
Empire National Bank, Islandia, New York
Empire State Bank, Newburgh, New York
Evans Bank, Hamburg, New York
First American International Bank, Brooklyn, New York
First Central Savings Bank, Glen Cove, New York
Global Bank, New York, New York
Gold Coast Bank, Islandia, New York
HSH Nord Bank, New York Branch
Industrial & Commercial Bank of China, New York
Industrial Bank of Korea, New York, New York
Interaudi Bank, New York, New York
JP Morgan Chase, New York, New York
Korea Development Bank, New York
Lake Shore Savings Bank, Dunkirk, New York

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Lyons National Bank, Lyons, New York
M.Y. Safra Bank, FSB, New York, New York
Mahopac National Bank, Brewster, New York
Melrose Credit Union, Briarwood, New York
Metropolitan Commercial Bank, New York, New York
Modern Bank, New York, New York
Nassau Educators Federal Credit Union, Westbury, New York
National Bank of Egypt, New York, New York
NewBank, Flushing, New York
Nordea Bank Finland Plc, New York Branch
Orange County Trust Co., Middleton, New York
Pioneer Savings Bank, Troy, New York
Preferred Bank, Flushing, New York
Putnam County Savings Bank, Brewster, New York
Quontic Bank, Great Neck, New York
Quorum Federal Credit Union, Purchase, New York
Safra Bank, New York, New York
Savoy Bank, New York, New York
Sawyer Savings Bank, Saugerties, New York
Shinhan Bank, New York Branch
State Bank of India, New York Branch, New York
Sterling National Bank, New York, New York
Sunnyside FSL, Irvington, New York
Tompkins Trust Company, Ithaca, New York
Ulster Savings Bank, Kingston, New York
United Orient Bank, New York City, New York
Victory State Bank, Staten Island, New York
Walden Savings Bank, Montgomery, New York
Westchester Bank (The), Yonkers, New York
Woori America Bank, New York, New York

North Carolina

First Bank, Wilmington, North Carolina

Ohio

Monroe Federal Savings Bank, Tipp City, Ohio

Oregon

Pacific Savings Bancorp, Lake Oswego, Oregon

Pennsylvania

Customers Bank, Wyomissing, Pennsylvania
Malvern Federal Savings Bank, Paoli, Pennsylvania
Noah Bank, Elkins Park, Pennsylvania
VIST Bank, Wyomissing, Pennsylvania
Washington Savings Bank, Philadelphia, Pennsylvania

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Puerto Rico	FirstBank Puerto Rico, Santurce, Puerto Rico Oriental Bank, San Juan, Puerto Rico
Texas	Inter National Bank, McAllen, Texas Lone Star National Bank, McAllen, Texas
Virginia	National Cooperative Bank, Arlington, Virginia Virginia Credit Union, Richmond, Virginia
Foreign	Banco Centroamericano, Tegucigalpa, Honduras Banco Popular, Santo Domingo, Dominican Republic Banco Mercantil del Norte, S.A., Monterrey, México Deutsche Bank AG, London, United Kingdom Sabadell Mexico, Mexico City, Mexico

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