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Richard W. George

- Experience
- 2002-Present** **Haas Grad. School of Business** **Univ. of Calif., Berkeley**
Lecturer in Finance
- 1998-2002** **Georgetown University** **Washington, DC**
Lecturer in Finance
- Engage graduate students in course on issues in modern global banking, capital markets and corporate finance.
 - Coach/Mentor students with career objectives in commercial/investment banking; recipient of Haas School's E.F. Cheit Award for Outstanding Teaching, Spring 2004.
- 1999-Present** **Vx Associates, LLC, d/b/a Bank Experts Group** **CA, MA and NJ**
Principal
- Provide **turnaround** services to financial institutions and **expert consulting** services to law firms.
- 2001-Present** **Gulf Banking Consultants** **London and Bahrain**
Partner
- Provide consulting services to international financial institutions
- 1999-2002** **Woori Bank** **Seoul, Korea**
Consultant
- Designed complete corporate finance and credit training program for all relationship managers in this \$70 Billion bank.
 - Provided custom credit instruction program.
- 2000-2001** **Treasury Bank, Ltd.** **Washington, DC**
President and CEO
- Stabilized management of this distressed community bank.
 - Provided credible interface with shareholders and Federal regulators; successfully met terms of MOU/Formal Agreement.
 - Managed and improved quality of asset and *participation loan* portfolio and effected *sale of bank* to Countrywide Finance.
- 1971-1999** **Citigroup, Inc.** **New York, NY**
1992-1999 Citicorp Dealer Finance Harrison, NY
Director of Captive Finance/Senior Credit Officer
- Expanded **vendor finance** sales/marketing program to cover 1400 core client accounts.
 - Executed innovative dealer receivables **securitization** programs.
 - Remediated and Sold multiple dealer-located properties.
 - Launched unique global partnership with GE Medical Services.

1989–1992 Citibank Corporate Audit New York, NY

Head, North American Commercial Real Estate Review

- Prompted remedial action that avoided over \$300MM in losses on major North American customer relationship.
- Carried out on-going critical assessment of management and loan quality on Citibank's **commercial real estate, syndicated loans, corporate banking** and **venture capital** portfolios.

1985-1989 Citicorp Real Estate, Inc. Dallas, TX

Senior Relationship Manager

- Underwrote financing for commercial real estate projects, incl. office, residential, retail and industrial, for Texas-based national developers.
- Managed \$2 Billion, multi-property **workouts**.

1982–1985 Citicorp Travel Services Tokyo, Japan

Asia/Pacific Business Head

- Headed marketing, sales and operations in 27 countries for two Citicorp **retail products** - Travelers Checks and Diners Club; Launched first Yen-denominated travellers check; increased regional market share.

1975–1982 Citibank, NA Istanbul, Turkey & Manama, Bahrain

Country Corporate Officer

- In Arabian Gulf, managed full service branch operation including **trade services** and **syndicated bond** financings; returned audit rating of \$5 Billion treasury operation to "Satisfactory"; improved profitability of \$1.4 Billion construction bond and \$1 Billion direct loan portfolio; established School of Banking.
- In Turkey, established initial Citibank presence and built portfolio; restructured **syndicated loans** to government and managed reduction of exposure during subsequent economic crisis while maintaining positive reputation with government and corporate clients.

1971–1975 Citicorp Leasing, Inc., San Juan, Puerto Rico

Asset-Based Finance Head

- Restored profitability of Citibank's largest equipment finance and **leasing** portfolio outside U.S.; Recovered bank's loan principal in successful workout of commercial sea farming operation in Grand Cayman, BWI.

1970–1971 McKinsey & Company, Inc. San Francisco, CA

Management Consultant

- Carried out market research/analysis and recommended courses of action to senior management on strategic planning, corporate relocation, organization and product development.

Education 1963–1969 University of California Berkeley, CA

- MBA - Finance & International Business and BA - Liberal Arts

Interests IFR-rated Private Pilot; Golfer; Skier, Jogger; Truckee Tahoe Community Foundation Board member, Investment Com. member and Chair, Audit Committee.

November 2006