

**Exhibit A.**

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*Richard W. George*

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Experience	<b>2002-Present</b>	<b>Haas Grad. School of Business</b>	<b>Univ. of Calif., Berkeley</b>
	<i>Lecturer in Finance</i>		
	<b>1998-2002</b>	<b>Georgetown University</b>	<b>Washington, DC</b>
	<i>Lecturer in Finance</i>		
			<ul style="list-style-type: none"><li>▪ Engage graduate students on issues in modern global banking, capital markets and corporate finance, including structured finance, valuation, investment analysis, derivatives.</li><li>▪ Coach/Mentor students with career objectives in commercial/investment banking; recipient of Haas School's E.F. Cheit Award for Outstanding Teaching, Spring 2004.</li></ul>
	<b>1999-Present</b>	<b>Bank Experts Group</b>	<b>CA, MA and NJ</b>
	<i>Principal</i>		
			<ul style="list-style-type: none"><li>• Provide <b>turnaround</b> services to financial institutions and <b>expert consulting</b> services to law firms.</li></ul>
	<b>2001-Present</b>	<b>Gulf Banking Consultants</b>	<b>London and Bahrain</b>
	<i>Partner</i>		
			<ul style="list-style-type: none"><li>• Provide consulting services to international financial institutions</li></ul>
	<b>1999-2002</b>	<b>Woori Bank</b>	<b>Seoul, Korea</b>
	<i>Consultant</i>		
			<ul style="list-style-type: none"><li>• Designed complete corporate finance and credit training program for all relationship managers in this \$70 Billion bank.</li><li>• Provided tailored credit instruction program.</li></ul>
	<b>2000-2001</b>	<b>Treasury Bank, Ltd.</b>	<b>Washington, DC</b>
	<i>President and CEO</i>		
			<ul style="list-style-type: none"><li>• Stabilized management of this distressed community bank.</li><li>• Provided credible interface with shareholders and Federal regulators; successfully met terms of MOU/Formal Agreement.</li><li>• Managed and improved quality of asset and <i>participation loan</i> portfolio and effected <i>sale of bank</i> to Countrywide Finance.</li></ul>
	1971-1999	Citigroup, Inc.	New York, NY
	<b>1992-1999</b>	<b>Citicorp Dealer Finance</b>	<b>Harrison, NY</b>
	<i>Director of Captive Finance/Senior Credit Officer</i>		
			<ul style="list-style-type: none"><li>▪ Expanded <b>vendor finance</b> sales/marketing program to cover 1400 core client accounts.</li><li>▪ Executed innovative dealer receivables <b>securitization</b> programs.</li><li>▪ Remediated and Sold multiple dealer properties.</li><li>▪ Launched unique global partnership with GE Medical Services.</li></ul>

**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

Affiliations      American Association of Bank Directors; Risk Management Association; California Association of Realtors (licensed broker); Truckee Tahoe Community Foundation - Board member, Investment Committee member.