EUGENE LUDWIG

Chairman and CEO
Promontory Financial Group
Former Comptroller of the Currency

As Founder and Chief Executive Officer of Promontory Financial Group, Mr. Ludwig is a trusted adviser to financial services companies worldwide. Since he founded the firm in 2001, Mr. Ludwig has assisted some of the largest financial services companies on six continents in mapping strategy, resolving challenges, and seizing opportunities. More than half the world's largest banks, and eight of the 10 largest financial institutions worldwide, have turned to Promontory for strategic and/or risk control guidance. At Promontory, Mr. Ludwig has assembled a team possessing unparalleled expertise in matters ranging from retail and wholesale commercial banking to wealth management to capital markets.

Prior to founding the firm, Mr. Ludwig was Vice Chairman of Bankers Trust Company, then the 7th largest U.S. bank holding company by asset size and one of the world's largest banks as ranked by assets under management. In this role he was responsible for risk controls and strategic planning, and ultimately for engineering Bankers Trust's sale to Deutsche Bank.

From 1993 to 1998, Mr. Ludwig headed the U.S. Office of the Comptroller of the Currency (OCC), the federal agency responsible for supervising federally chartered commercial banks and federal branches and agencies of foreign banks. As Comptroller, Mr. Ludwig spearheaded efforts to modernize the banking industry and reform the Community Reinvestment Act. Prior to becoming Comptroller he was a partner at the law firm of Covington & Burling. Mr. Ludwig has also served as the Chairman of the Federal Financial Institutions Examination Council (FFIEC), member of the Basel Committee on International Bank Supervision, Director of the Federal Deposit Insurance Corporation (FDIC) and Chairman of the Neighborhood Reinvestment Corporation.

Mr. Ludwig has written numerous articles on banking and finance for both scholarly journals and business publications and has served as a guest lecturer at Yale and Harvard law schools and Georgetown University's International Law Institute. Mr. Ludwig graduated from Yale University with a J.D. in 1973. He received a Masters as a Keasbey Fellow from Oxford University in 1970 and graduated magna cum laude from Haverford College in 1968.