

MARCIA A. BANKS

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SUMMARY

Solution-driven market professional and business leader with extensive background in portfolio management, finance, loan syndication and capital markets. Strong team-building, analytical and communication skills. Proven track record in developing businesses and maximizing returns through execution of risk management tools and structured transactions. Demonstrated ability to work with senior professionals across many lines of business to effect change and achieve risk management best practices.

PROFESSIONAL EXPERIENCE

INTERNATIONAL ASSOCIATION OF CREDIT PORTFOLIO MANAGERS, INC.

2006 to Date

Associate Director

Develop and advance credit portfolio management best practices for 88-member, international non-for-profit industry organization. Projects include: advocacy issues on market/credit risk management topics with global financial institution regulators; promoting market standards for loan, bond and swaps markets with other industry organizations and practitioners; developing liquidity for credit assets (e.g., middle market, real estate financings). www.iacpm.org

SYCAMORE ASSOCIATES LLC, Detroit, MI and Chicago, IL

2005 to Date

Consultant

Provide corporate finance consulting to small and mid-sized corporate clients, and risk management and regulatory compliance consulting to community banks and small financial institutions. Recent engagements include: capital structuring advisory for a public Midwest-based corporation; and Bank Secrecy Act compliance advisory using a proprietary software solution for an Illinois community bank.

JPMORGAN CHASE & CO., Chicago, IL

2004 to 2005

Commercial Bank Credit Portfolio Group, Managing Director/Senior Portfolio Manager

Established and led team of portfolio managers covering JPMorgan Chase's approximately \$150 billion Commercial Bank and Asset and Wealth Management portfolio.

- ♦ Analyzed loan assets including middle market, mid-sized corporate, real estate, asset-based and equipment leasing to determine industry correlations and outlook, and to assist in implementation of exposure limits, hedging strategies and the development of market liquidity.
- ♦ Covered Midwest Middle Market personally as portfolio manager.

BANC ONE CAPITAL MARKETS, INC., Chicago, IL (now JPMorgan Chase)

1985 to 2003

Credit Portfolio Management, Managing Director/Senior Portfolio Manager

2000 to 2003

Managed risk/return of the large corporate loan portfolio to maximize the value of Bank One's credit exposure and support the Bank's profitability goals.

- ♦ Managed a team of professionals with responsibility for \$130 billion in large corporate exposure. Maintained personal coverage of Automotive and Transportation industry sectors.
- ♦ Developed and executed risk management strategies for specific corporate names, industries and the portfolio using CDS, loan sales/purchases, bond positions and CDO vehicles.
- ♦ Determined and executed investment strategies in loans, bonds and CDS for \$3-4 billion relative value book.

Key Portfolio Accomplishments:

- ♦ CDS hedge book at \$3 billion at year-end 2003. Proactively managed positions to maximize market-to-market gains, and minimize premium costs, within notional book range of \$3 to \$7 billion.
- ♦ Proprietary relative value book at \$3.5 billion at year-end 2003. Full Year 2003 P&L of over \$50 million with return of 20%+.
- ♦ Criticized and classified loans down \$2.5 billion in 2003 via sale, hedge and workout.

BANC ONE CAPITAL MARKETS, INC., (continued)

Syndications & Debt Placements, Managing Director/Syndicate and Product Management Desk 1995 to 2000

Headed desk responsible for pricing and structuring loans syndicated by Bank One (First Chicago NBD).

- ◆ Member of Underwriting Committee making decisions on dollar amount, pricing and structure of leveraged and investment grade bank loans; Priced and structured syndications resulting in \$75 million of revenue.
- ◆ Spoke at weekly bank wide meetings on conditions and opportunities in the debt markets. Participated as senior market expert on calls with syndicators and relationship managers. Maintained relationships with key investors.
- ◆ Promoted to Managing Director, 1995.

Syndications & Debt Placements, Vice President/Senior Syndicator

1988 to 1995

Managed investment grade syndications unit.

- ◆ Priced, marketed and executed over 90 transactions totaling \$19 billion in Bank One (First Chicago)-agented syndications.
- ◆ Negotiated documentation with corporate borrowers and banks. Identified and coordinated cross-selling opportunities for commercial paper, interest rate and currency swaps, and debt placements.
- ◆ Promoted to Assistant Vice President, 1988; Vice President, 1990.

International Capital Markets/Leveraged Leasing, Corporate Finance Officer

1985 to 1988

- ◆ Assisted senior originator in marketing multicurrency debt and equity instruments (First Chicago/Wood Gundy initiative), swaps, private placements, M&A, Eurocommercial paper and multiple option facilities.
- ◆ Supported senior marketers in pricing, sales and documentation of leveraged leases.
- ◆ Promoted to Corporate Finance Officer, 1986.

DEAN WITTER REYNOLDS, INC., New York, NY

1984

Corporate Finance, Summer Intern

- ◆ Analyzed domestic and international corporate financing options.
- ◆ Prepared sales presentations assessing comparative capital costs.

UNITED STATES TREASURY DEPARTMENT, Washington, D.C.

1981 to 1983

Market Analyst, Office of the Deputy Assistant Secretary for Federal Finance

- ◆ Analyzed market conditions for officials setting terms of new Treasury securities using direct dealer and New York Federal Reserve contacts.
- ◆ Prepared market updates twice daily for the Secretary of the Treasury.

International Finance, Office of the Deputy Assistant Secretary for Developing Nations

1981

- ◆ Evaluated loans proposals for the World Bank, the Asian and Inter-American Development Banks.
- ◆ Briefed official appointees to those banks.

EXECUTIVE OFFICE OF THE PRESIDENT, Washington, D.C.

1980 to 1981

Corporate Finance, Council on Wage and Price Stability

- ◆ Analyzed corporate requests for exceptions to inflation guidelines established under the Carter Administration.
- ◆ Recommended approval/denial before senior Council and corporate representatives.

EDUCATION

MBA, FINANCE, 1985 -- THE WHARTON SCHOOL, Graduate Division, University of Pennsylvania
Graduated With Distinction; Elected to Beta Gamma Sigma, 1985

BSFS, ECONOMICS, 1980 -- SCHOOL OF FOREIGN SERVICE, Georgetown University
Graduated Magna Cum Laude; Elected to Phi Beta Kappa, 1979

PROFESSIONAL AFFILIATIONS

Board Memberships: International Association of Credit Portfolio Managers (IACPM), 2003 to 2004; Loan Syndication and Trading Association (LSTA), 2001-2002

Educational Affiliations: Hired to develop and teach new course on credit risk management for Executive MBA program at the University of Illinois, Chicago campus, 2006 and ongoing