

**Louis J. Dunham,  
Senior Vice President & Senior Director, Credit Risk Management  
Ardmore Banking Advisors**

Lou Dunham has over 41 years of experience in the financial services industry. He currently serves as the Senior Vice President & Senior Director of Risk Consulting at Ardmore Banking Advisors.

Mr. Dunham has served as President, CEO, CRO, CCO, Interim CEO and Director at commercial banks and thrifts ranging from \$100 million to \$3.3 Billion in assets.

He is an accomplished executive with wide-ranging management abilities in corporate governance, lending, credit, finance, business development, policy development, as well as compliance and regulatory matters at several public and private financial institutions.

He also has extensive experience in investment portfolio management, commercial real estate, consumer, and mortgage underwriting, charge off and recovery, and loan documentation.

Lou's areas of expertise include:

Enterprise Risk Management	Business Development
Mergers & Acquisitions	Credit Underwriting
Due Diligence	Federal/State Regulation Compliance
Strategic Planning	Policy Development
Bank Restructuring	Executive Management Development
Due Diligence	Strategic Planning
Risk Management	