

Name: JAMES EDWARD GILLERAN

BACKGROUND:

From 2005 to 2007, I served as President and CEO of The Federal Home Loan Bank of Seattle, where I led the Bank from its existing financial difficulties to the completion of its first filing with the Securities Exchange Commission. The turnaround was completed in 2007 and I moved with my wife to Raleigh, North Carolina.

In 2001, I had been nominated by President George W. Bush and confirmed by the U.S. Senate to serve as Director of the Office of Thrift Supervision (OTS), the 1000 employee federal agency supervising all of the nation's savings and loans. I was pleased to serve because I had earlier been nominated (1992) by President George H.W. Bush to be Comptroller of the Currency, but had not served due to the subsequent defeat of President Bush. The OTS was a turnaround situation as the Agency was in a deficit financial position and there were rumors that it would be merged with another agency.

In 1994, I was elected Chairman and CEO of The Bank of San Francisco. It was also a turnaround situation, with thirty percent of its assets non-performing. When I led the Bank's sale in 2000, it was one of the highest performing banks of its size in the country, with no non-performing assets.

In 1989, the California governor appointed me to serve as Superintendent of Banks for the State of California and I served through 1994. The period during which I held office was the worst economic period in the history of California, presenting many challenges. When I left office in 1994, I was gratified to have played a significant role in the economic recovery of the State.

Prior to 1989, I was a partner with KPMG, a leading international CPA firm, and headed its Northern California Region practice. My clients included some of the major international clients of the Firm, with special focus on the manufacture of medical products, banking, leasing, food production and distribution, and mining of natural resources, as well as other fields. I grew the region's practice from about 200 to over 1000 professionals. I was also one of the Firm's Securities Exchange Commission partners with review responsibilities for public filings with the SEC.

BOARD POSITIONS:

CURRENT: Federal appointed positions did not permit outside commercial board memberships.. This required me to resign from all public boards in 2001. In December, 2007, I joined the board of Doral Financial in Puerto Rico.

FORMER: The Cooper Companies (medical products, etc.) 1988 to 1990 and Cooper Development (skin care products, etc.) 1990 to 2000, when Cooper became a private company. Chair of Audit Committee.

Zindart (based in Hong Kong), high quality collectibles, 1990 to 2001. Chair of Audit Committee. The company has since merged.

Secor International (environmental consulting), 1995 to 2001. Chair of Audit Committee. (Over 50 offices in U.S.)

Fritz Companies (logistics), 1990 (public offering) to 2001, when the company was sold to United Parcel Service. Chair of Audit Committee. Grew from about 50 offices in U.S. to 450 worldwide.

OTHER INFORMATION: I have always been active in community organizations and projects. While in Los Angeles, I was President of the Los Angeles Junior Chamber of Commerce. Among other achievements in office, I led the organization of the Watts Summer Olympics, which we created after the historic Watts riots, and was Director of the Los Angeles Open Golf Tournament. Both of these projects are still fully active forty years later. In San Francisco, I was Chairman of the Bay Area American Red Cross and Chairman of the Bay Area YMCA. Both had financial difficulties when I joined their boards and both were solvent when I left in 2001 to serve in Washington, D.C. While in Washington, I was a member of the FDIC (Federal Deposit Insurance Corporation) Board and Chairman of the Federal Financial Institutions Council, which coordinates bank regulatory matters. In San Francisco, I helped organize the National Association of Corporate Directors Bay Area Chapter and led it for five years. I am a member of the California Bar and the DC Bar and The Federal Court of Claims. I am a CPA in California and North Carolina.