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Gerard Buccino is a financial and operating professional with significant experience in asset management, funding, investments, and real estate. His public accounting and banking experience encompass over 20 years, and include various executive positions with the banking industry related to mergers and acquisitions, asset valuation, mortgage banking, real estate development and commercial real estate lending.

Mr. Buccino started his career in Chicago for an original Big-8 accounting firm, where he managed client matters primarily in the banking, mutual fund and commodity trading industries. He also was active in that firm's training and recruiting programs. His last assignment at this firm was the successful public offering of a troubled financial institution.

Mr. Buccino served in various capacities at a large publicly-traded Midwestern retail bank including all finance functions, the most recent of which was asset/liability balance sheet management of the Bank. As part of this responsibility, Mr. Buccino oversaw and executed a major balance sheet restructuring, including asset disposition and debt defeasance in an effort to improve future profit and increase capital. The over \$1 billion transaction was executed with positive response from investors, as well as ahead of plan by nearly 15%.

As part of his numerous roles, Mr. Buccino helped the bank enter into the commercial lending arena, through setting goals for the business line and assisted in hiring a team of professionals to expand into this business. Later, Mr. Buccino joined the bank's commercial loan committee, which was responsible for the approval of all major lending agreements, including restructurings. A majority of the lending was in commercial real estate, including acquisition and construction lending, strip malls, office and residential development loans.

Mr. Buccino earned his B.S. in Accounting from Marquette University. Mr. Buccino also earned an MBA (Summa Cum Laude) from the University of Chicago, Graduate School of Business in 1996 and is a Certified Public Accountant.