

**ROBERT H. "BOB" DOWNS**  
President

Mr. Downs has a strong regulatory and management consulting background, with over 20 years of experience. His credit analysis, management consulting, and regulatory relations experience includes working with smaller community banks to large holding companies. He has been involved in eight problem bank turnarounds.

Mr. Downs' expertise as a consultant includes:

- Loan Review/Credit Administration**     Assessing loan portfolio quality, lending policies, ALLL adequacy, loan administration systems and processes to ensure adherence to industry standards and regulatory requirements. Development of effective compliance programs along with Board consultation.
- Regulatory Relations**                     Working closely with clients, their attorneys and regulatory agencies to achieve compliance with regulatory requirements while ensuring the best interests of the financial institution are served.
- Management Consulting**                 Reviewing and developing management systems, policies and procedures to ensure effectiveness. Recommending changes in operations and policies to enhance overall operational performance and compliance with regulatory requirements.
- Internal & IT Audit Programs**             Developing internal audit plans to conform to regulatory policy statements. Assessing internal control risk and improving policies and procedures to ensure adequate controls. Working with all department levels, including the Board Audit Committee to assess, identify, and improve bank internal controls.

**PROFESSIONAL EXPERIENCE**

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| Premier Banking Consultants, LLC<br>Crestwood, KY             | January 1996 - Present<br>President and Managing Director                 |
| Bank Strategy Group<br>Louisville, KY                         | September 1999 – June 2001<br>Associate Consultant                        |
| Professional Bank Services<br>Louisville, KY                  | May 1998 - April 1999<br>Associate Consultant                             |
| MidSouth Banking Services<br>Nashville, TN                    | October 1994 - January 1996<br>Senior Consultant & President              |
| Federal Deposit Insurance Corporation<br>Nashville, TN        | October 1991 - October 1994<br>Bank Examiner                              |
| Prescott, Ball & Turben Investments Brokers<br>Louisville, KY | October 1988 - August 1991<br>Registered Representative & Sales Assistant |

**EDUCATIONAL EXPERIENCE**

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| Bellarmine University<br>Louisville, KY | B.A. Economics - Cum Laude |
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TRAINING PROGRAMS

Federal Deposit Insurance Corporation

Numerous Seminars involving Internal Audit, Credit Analysis, Financial Analysis and Washington, D.C. & Nashville, Tennessee Operational Analysis

Robert Morris Financial Management Training

Financial Accounting Courses