

Roger Graham

Executive Vice President, Quality Assurance



Areas of Practice

- Evaluating the Quality of Management and Board Supervision
- Evaluating Credit Risk Management
- Evaluating Liquidity, Interest Rate Risk, Asset-Liability Management
- Evaluating Strategic Risk Management
- Conducting Loan Reviews
- Supervising Problem Banks

Education/Qualifications

- BS, St. Lawrence University, Canton, NY
- Graduate School of Banking, Madison, Wisconsin
- Chartered Financial Analysis
- Office of the Comptroller of the Currency (OCC) - Numerous technical schools and management training

Principal Areas of Practice

Extensive knowledge of and experience supervising community banks, including identifying underlying causes of problems and developing appropriate solutions. Strong project management and leadership skills. During career involved in examinations of approximately one thousand banks including between 50 and 100 banks designated problem institutions.

Experience

Executive Vice President-Quality Assurance, T. Gschwender & Associates, Inc. August- 09 – Present

Responsibilities include:

- Developing processes and policies to ensure consistency with guidelines established by state and federal regulators
- Assisting management and boards whose banks are experiencing credit or other financial problems
- Leading/assisting in Credit Risk Management assessments and Loan Reviews
- Discussing findings and recommendations with senior management and Board of Directors
- Developing new business with financial institutions located in the company's market area

Assistant Deputy Comptroller, Office of the Comptroller of the Currency (OCC), Northeast District, Syracuse Field Office, Syracuse, NY, 1997-2002

Responsible for supervising a portfolio of 30-35 community and Regional banks with total assets ranging from \$100 million to \$4 billion.

- Approved risk based supervisory strategies and ensured the strategies were implemented in a timely, effective, and cost efficient manner
- Oversaw examiners' analysis and identification of problem banks, examiner recommended corrective measures, and adequacy of actions taken by management and boards to address weaknesses
- Member of district's senior management team responsible for effective supervision of the district's community banks
- Member of the district's Supervisory Review Committee for 18 months responsible for ensuring consistent treatment of problem banks
- Supervised a staff of 25-30 examiners and support personnel
- Organized periodic outreach meetings to educate bank directors and senior management, as well as provide a forum to address their questions and concerns.

Field Manager, Syracuse Duty Station, Comptroller of the Currency (OCC), 1991-1997

Responsibilities were basically the same as above, however, did not participate on a district-wide Supervisory Review Committee. The number of banks supervised by the Syracuse Office was as high as 50 during the period.

Field Examiner Upstate New York, 1970-1991

Assisted or served as Examiner-in-Charge of examinations of national banks. Participated in examinations of banks of all size, including large regional and multinational banks, located in New York City, Upstate New York, and various cities throughout the United States.