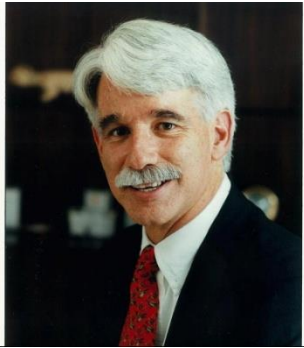


Jorge A. Bermudez



Jorge Bermudez is the president and CEO of the Byebrook Group, a small firm dedicated to research and advisory work in the financial services industry.

Bermudez is the former chief risk officer for Citigroup, a position he held from October 2007 to April 2008. During his tenure, he helped stabilize and re-architect the Citigroup Risk organization and Risk Management process.

From 1975 to 1988, he held various positions in New York, Houston and Venezuela. In 1988 he was named head of credit policy for Latin America and head of risk for Citibank's International Banking Operations. He also headed Global Asset Redeployment and Equity Investments in 1990. In 1993, he became president of Citibank Argentina and in 1996 was named head of the South America Division.

Named an executive vice president and head of Global Cash Management and Trade in 1998, he joined Citigroup's Management Committee. In 2000, he created Citibank's Corporate Banking Internet initiative and its delivery platform Citidirect. From 2002 to 2004, Bermudez was CEO of Citigroup Latin America. In 2004 he became senior advisor international. In 2006, he was named chief executive officer and president of Citigroup's Commercial Business Group in North America and Citibank Texas.

Bermudez serves on the following boards: The Federal Reserve Bank of Dallas, chair Audit Committee; the Moody's Corporation (NY); the Electric Reliability Council of Texas (ERCOT), chair Finance & Audit Committee; past chair Community Foundation of the Brazos Valley. Past board affiliations: The Houston Branch of the Federal Reserve Bank of Dallas; Citibank, NA; Citicorp USA; Council of the Americas (NY); MasterCard International, LAC; chair New York Clearing House Steering Committee; Asociación De Bancos Argentinos (Argentina); Siembra Group (Argentina); FEMSA Group (Mexico).

Bermudez also serves Texas A&M University; Board of Trustees Texas A&M Foundation; International Advisory Board, College of Agriculture and Mays Business School Development Councils; past chair Association of Former Students. Recognized as Outstanding Alumnus Texas A&M's College of Agriculture and Life Sciences, member of the Tyrus R. Timm Honor Registry.

He holds graduate and undergraduate degrees from Texas A&M University.