



Biographical Information

**ROBERT E. KAFAFIAN, President & C.E.O.
THE KAFAFIAN GROUP, INC.**

2001 Route 46, Suite 209

Parsippany, New Jersey 07054

(973) 299-0300 Ext. 106 (973) 299-1002 Fax

rkafafian@kafafiangroup.com www.kafafiangroup.com

Mr. Kafafian is President & C.E.O. of The Kafafian Group, a finance, strategy, and operations consulting firm that specializes in performance measurement, profitability outsourcing, strategic and capital planning, regulatory assistance, process/profit improvement, and investment banking advisory services for the financial industry.

Over the past thirty years he has consulted with and advised almost 400 financial institutions in over forty states. He was instrumental in the design and development of a nationally established bank profitability software product and recognized as a leader in the performance measurement field of the banking industry.

He is a frequent speaker and writer on a variety of banking subjects and often quoted in banking periodicals. He teaches at the Pennsylvania Bankers Association's Advanced School of Banking, Pennsylvania Bankers Association's School of Banking, the AMI*fs* Institute, America's Community Bankers Center for Financial Studies, the Stonier Graduate School of Banking, the American Bankers Association's School of Bank Marketing and Management, the Maryland Bankers Association's Advanced School of Bank Management, the New York Bankers Association Management School for Career Development, and the New Jersey Bankers Association's Data Processing School.

Mr. Kafafian received his B.A. degree in Business/Economics from Moravian College, and his M.B.A. in Finance from Fairleigh Dickinson University. He is Past President of the Board of Directors of the Association for Management Information in Financial Services (AMI*fs*), a member of the Financial Managers Society Strategic Issues Council, and is an active Board member of a number of other corporations, professional, community, and academic organizations. He has written a book, published by AMI*fs* titled, ***KEYS TO COMMUNITY BANK SUCCESS™ Utilizing Management Information to Make Informed Decisions™***.