

JAMES A. KYPRIOS

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DOMESTIC AND INTERNATIONAL COMMERCIAL BANKING

Focus on corporate lending, corporate finance and credit analysis with senior management positions at major international and regional banks. Offer advisory and consulting services to companies and banks; and consulting and expert witness services to attorneys and law firms engaged in litigation matters.

Major area of Experience and Expertise include:

- (1) Extensive Direct Lending experience
- (2) Credit Analysis and Due Diligence
- (3) Wide ranging International Banking experience-domestic and international
- (4) Investment Banking experience-expertise in Leveraged Finance and Direct Lending
- (5) Career working for foreign banks and a major regional bank in their New York subsidiaries and branches in various positions–helped organize banks, branches, and departments
- (6) Senior Bank Executive in various international and domestic banks

ATLANTIS INTERNATIONAL, INC.

2024 to present

Member of Board of Directors

Atlantis International is a cross-border advisory company serving banks, fintech, and non-financial corporate entities. Atlantis International brings strategic expertise and vision to companies that seek to establish, enhance and maintain their commercial presence in the U.S. and local marketplaces. The Directors have held senior management positions at global money center banks, leading investment banks, global fintech organizations, Federal U.S. regulators and government sponsored entities, U.S. operations of foreign banking organizations, global law firms, corporate entities, and professional service organizations. (For additional information see www.atlantisintlgroup.com).

PROFESSIONAL EXPERIENCE

KYPRIOS INTERNATIONAL SERVICES LLC

2008 to present

Managing Member/Banking and Corporate Finance Advisor & Expert Witness

- Consulting with financial services entities, real estate, and other companies. Primary activities are in private markets and include advice on raising both debt and equity financing and buying and selling of assets and companies.
- Consultant to William Purcell, investment banking expert witness, on various litigation projects such as a real estate-REIT project, an international project, and a commitment letter lawsuit. Services provided have included reading depositions and reviewing complaints and expert witness reports.
- Expert witness and consultant on commercial banking and corporate lending and finance issues.

DZ BANK-NEW YORK BRANCH (2nd largest bank in Germany)

2001 to 2008

Vice President of Acquisition and Leveraged Finance Group

- Helped in organizing Group in 2005 to invest in high yield loans. Participated in all lending decisions creating a diversified portfolio in excess of \$600 million which generated net revenues of over \$10 million/year with no non-performing loans or losses.
- Responsible for recommending and buying participations in U.S. leverage loans from syndicating commercial banks and investment banks. Industries included consumer goods, retail, forest products, health care, financial services, chemical, wholesale and manufacturing and agriculture.
- In charge of a portfolio of U.S. corporate credits in various industries. Assisted the bank in exiting a syndicated loan portfolio of \$8 billion from 2001 to 2005. Account officer responsible for bank's worldwide exposure to U.S. airlines, General Motors and Ford.
- Helped create a U.S. Private Placement capability for the bank assisting German customers to access the U.S. Private Placement market. Investment banking licenses: Series 7 and Series 63.

KYPRIOS INTERNATIONAL SERVICES, INC.

1996 to 2001

Financial Advisor and Consultant

- Consultant to banks on credit matters and problem loan situations including review of policies and procedures, portfolios, and workouts. Included review of \$150 million problem credits for the New York Branch of an Asian Bank.
- Analyzed the business and financial prospects of potential U.S. business partners and gave guidance on negotiations mostly to Greek and Finnish clients.
- Worked on over \$100 million in transactions for a variety of entities (both domestic and international) seeking financing from institutions.
- Lectured at Wuhan University in China on trade finance and corporate lending practices in the U.S.

UNION BANK OF FINLAND-NEW YORK BRANCH (Now Nordea Bank)

1985 to 1995

Member of Management Committee

Senior Vice President and Chief Credit Officer of New York Branch (1993 to 1995)

- My signature required for all extensions of credit at the Branch.

Senior Vice President and Head of Corporate Banking Department (1985 to 1993)

- Created Corporate Banking Department with emphasis on Scandinavian loans, project and trade finance and leveraged loans. Built a portfolio of \$1.5 billion with a staff of 16. Department was substantially profitable accounting for practically all of the New York Branch's profits for most of my tenure. Participated in over 100 high yield and DIP credits. Department had a clean portfolio- practically no loan losses in leveraged loan activity.
- Concentrated on Finnish business and other Scandinavian business, syndicated loans, trade finance and project finance business (including energy, real estate, and forest products).
- Successfully organized the entire Bank's first efforts in the high yield bond market at the direction of the head office in Finland.

AMERICAN SCANDINAVIAN BANKING CORPORATION

1981 to 1985

(Predecessor to Union Bank of Finland-New York Branch)

Vice President and Chief Credit Officer

- Created and ran the bank's Credit Department and also responsible for non-Scandinavian business including U.S. corporate finance. Assisted Scandinavian officers in trade finance transactions.
- Wrote credit policy and organized all procedures relating to all extensions of credit.

- Trained officers from head offices in Scandinavia on U.S. banking and lending techniques including credit analysis and due diligence.
- Worked with outside legal counsel to develop a complete array of legal documentation for corporate banking operations of the new bank.

MANUFACTURERS AND TRADERS TRUST COMPANY 1976 to 1981

Vice President, Head of International Dept. and New York Branch Manager

- As Bank's New York City Branch Manager, was in charge of 80 people in New York including the International Department, U.S. Corporate Banking Group, Credit and Operations.
- As head of International Dept., responsible for customer relationships and loans in U.S., Europe, Latin America, Middle East & Africa, and Asia. Also reporting to me was the International Group in Buffalo which serviced the international needs of domestic customers in Western New York.
- Wrote the bank's International Strategic Plan.
- An important element of the International Dept. was "dollar clearing" for European companies and banks. This provided the bank with a steady source of demand deposits.
- Before becoming the Head of International and New York Branch Manager in 1978, I was responsible for closing of the Paris Branch of M&T Bank. Spent considerable time in the Paris office and dealt with credit issues and employee issues including considerable time with bank's external French counsel. Conducted business primarily in French. Provided for the orderly transfer of the bank's offshore business to a new Nassau (Bahamas) branch.
- Prior to 1978, I was responsible for all Asian (including numerous Japanese banks in New York), Middle East and African relationships and credit extensions. I assisted the branch manager in formulating policies and procedures regarding credit analysis of foreign banks and companies as well as country risk analysis. International Department credit proposals and country limit requests often were reviewed by me before being sent to the head office in Buffalo for approval.

HAMBRO AMERICAN BANKING CORPORATION (Bought by M&T Bank) 1971 to 1976

Vice President (1974 to 1976)

- Handled Bank's workouts including REIT's. Attended numerous lenders' meetings as part of the restructuring and workout process.
- In charge of Trade Finance Group-specialized in Exim Bank & FCIA financing.

Assistant Vice President (1971 to 1974)

- International syndicated credits, domestic lending, and problem credits.

PRUDENTIAL INSURANCE COMPANY 1965 to 1971

Senior Investment Analyst, Commercial and Industrial Loan Dept.

- Structured and negotiated over 20 private placements of senior unsecured term loans to small and middle market companies. Responsible for finding customers, screening proposals, conducting a thorough due diligence and writing Information Memoranda. Formally credit trained for one year.

UNITED STATES ATOMIC ENERGY COMMISSION-GS 9 Finance Div. 1963 to 1965

EDUCATION

Master of Science in Economics (Full Academic Scholarship), Lehigh University 1962 to 1963
 Bachelor of Science in Business Administration (Cum Laude), Lehigh University 1958 to 1962