

**Eugene A. Ludwig**  
**Founder and**  
**Chief Executive Officer**



Mr. Ludwig is the founder and CEO of Promontory Group, a suite of companies offering products and services to assist banks and other businesses. He is CEO of Promontory Financial Group, which offers regulatory, compliance, and crisis-management consulting and advice to public companies and businesses in the financial services industry.

He also is Chairman and CEO of Promontory Interfinancial Network, and Chairman of Promontory Asset Finance Company. Prior to founding Promontory, he was Vice Chairman and Senior Control Officer of Bankers Trust / Deutsche Bank. In this role, he was responsible for legal, credit, risk management, and compliance activities, as well as regulatory and legislative affairs.

From 1993 to 1998, Mr. Ludwig headed the Office of the Comptroller of the Currency (OCC), the federal agency responsible for supervising federally chartered commercial banks and federal branches and agencies of foreign banks. He also served as Chairman of the Federal Financial Institutions Examination Council (FFIEC), a member of the President's Working Group on Financial Institutions and the Basel Committee on International Bank Supervision, Director of the Federal Deposit Insurance Corporation (FDIC), and Chairman of the Neighborhood Reinvestment Corporation.

As Comptroller, Mr. Ludwig spearheaded efforts to modernize the agency's supervisory activities, creating and adopting the first risk-based regulatory and supervisory system, a system that later was adopted by all other federal supervisors and several foreign supervisors, including the Bank of England and the Financial Services Authority (FSA). In addition, he led an effort to modernize the banking industry through expanded powers and to reform the Community Reinvestment Act. Prior to becoming Comptroller, he was a partner at the law firm of Covington & Burling, specializing in financial services regulatory matters.

Mr. Ludwig has written numerous articles on banking and finance for both scholarly journals and business publications and has served as a guest lecturer at Yale and Harvard law schools and Georgetown University's International Law Institute. Mr. Ludwig earned a J.D. from Yale University, and was editor of the Yale Law Journal. He received a Masters as a Keasbey Fellow from Oxford University and graduated magna cum laude from Haverford College.