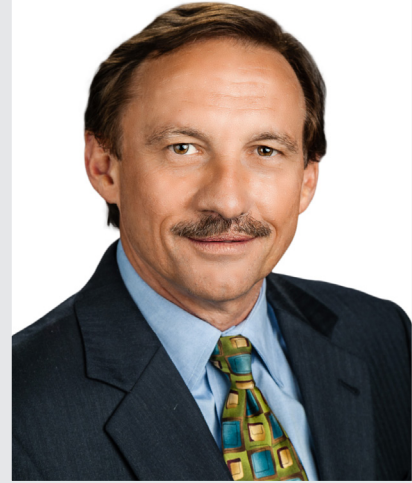


Paul Allen, CPA

Shareholder

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Paul is a shareholder in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund and the shareholder in charge of our Orlando office. He has over 25 years of public accounting and senior management experience, primarily serving financial institutions. Prior to joining Saltmarsh, Paul worked with an international accounting firm and served in various senior management roles with several financial institutions, including Chief Financial Officer.

Paul has extensive experience advising clients on accounting and financial reporting matters, enterprise risk management, asset liability management, mergers and acquisitions and strategic planning. He has served on several boards, and serves on the Faculty of various banking schools, including the Florida School of Banking at the University of Florida, the Iowa School of Banking, the North Carolina School of Banking at UNC Chapel Hill, the TBA Southern School of Banking at Belmont University and the Graduate School of Banking at LSU.

Education

B.S.B.A. Accountancy - University of Central Florida

Certifications

Certified Public Accountant - Florida

Certified Global Management Accountant

Certified Fraud Examiner (CFE) - Inactive

Professional Affiliations

American Institute of Certified Public Accountants

Florida Institute of Certified Public Accountants

Florida Bankers Association

Institute of Internal Auditors

Association of Certified Fraud Examiners - Associate Member