

## **Tracy E. Williams, III**

Tracy E. Williams, III, has served on the board of directors at Commonwealth National Bank since 2019 and is currently the chairman of its Asset Liability Committee. He is also on the board of the bank's holding company.

Since 2011, he has been a consultant to financial institutions and bank regulators, acting as a senior instructor for courses and seminars tailored for bank managers and regulatory supervisors in current topics related to investment banking, corporate banking, risk management (credit, market and liquidity risks) and bank regulation. He has taught at over 40 institutions in the U.S. and internationally, covering over 20 specific topics. The institutions include banks (JPMorgan Chase, Citigroup, e.g.), insurance companies (Prudential, AIG, e.g.), development banks (World Bank, e.g.) and bank regulators (Federal Reserve Bank, OCC, FDIC, e.g.).

Before his consulting role, Tracy spent 27 years at JPMorgan Chase in its investment and corporate bank and was a managing director in the Financial Institutions Group in his last 10 years before he retired. He had senior roles in client management, risk management and in debt and loan structuring.

Tracy graduated from Yale with a B.A. degree in economics and mathematics. He has an M.B.A. degree in finance and economics from Columbia. He also served on the board of directors and board of advisors for 14 years at the Consortium for Graduate Study in Management.