

Robert E. James, II

President & CEO, Carver Financial Corporation
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Robert leverages his experiences in banking, law, real estate development, and consulting to lead America's only Black-owned multibank holding company, Carver Financial Corporation, and its operating subsidiaries, [Carver State Bank](#) in Savannah, GA and [BHM Bank](#) in Birmingham, AL, which was acquired in 2022.

Robert, who was named to his current role with the holding company in 2021, has led the 98-year-old institution to several accomplishments over his tenure. He has:

- Led Carver's acquisition of BHM Bank (formerly Alamerica) out of receivership
- Made Carver the first Georgia community bank, and first entity outside Atlanta, to ever win an allocation of federal New Markets Tax Credits (NMTC), which they have done four times in the past six years with a total of \$160 million in allocation secured
- Deployed over \$100 million total in NMTC allocation, creating over 2,000 jobs in distressed rural and urban Georgia and supporting manufacturing, healthcare, small business, and community facility projects
- Increased Carver's Tier One capital by over 5X in two years
- Won over \$10 million in Community Development Financial Institutions (CDFI) Fund awards
- Created and led Carver's affiliated nonprofit CDFI, [Catalyst Development Corporation](#)
- Spearheaded the first ever all-Black bank syndicate to finance a project for a major American sports franchise, the 2021 refinancing of the [Atlanta Hawks' practice facility](#).

Robert is Immediate Past Chairman of the [National Bankers Association](#), the leading advocacy group for the nation's minority banks. In his two consecutive terms as Chairman, Robert:

- Helped grow the organization's total assets by 16X
- Testified before Senate Banking, House Financial Services, House Small Business & House Select Committees on topics such as cybersecurity, MDI & CDFI role in community building & PPP loan process
- Helped attract over \$1.7 billion in new permanent capital to Black-owned banks, the most in history
- Conceived, launched, and chairs NBA's new charitable nonprofit affiliate, the [National Bankers Association Foundation](#), which raised over \$12 million in 18 months to support the work of minority banks and their communities
- Created a Corporate Strategic Advisory Council
- Led a successful CEO search

Also a board observer for [Global Holdings, LLC](#) and board member of the [Community Development Bankers Association](#), Robert is a sought-after [Congressional hearing witness](#), speaker, and [panelist](#) on issues surrounding minority banks, CDFI banks, New Markets Tax Credits, and community development finance. In January 2024, he was appointed to a second two-year term on the FDIC's [Advisory Committee on Community Banking](#) and in 2022 to a three-year term on the Federal Reserve Bank of Atlanta's [Community Depository Institutions Advisory Council](#).

Prior to assuming his leadership role at Carver, Robert, a member of the Georgia and New York bars, was a partner at Golden Holley James LLP, documenting and closing over \$25 billion in public finance transactions. Through his firm, Coastal Legacy Group, he successfully developed the Carver Commons shopping center in Savannah, bringing millions in private investment to the distressed Martin Luther King Jr. Boulevard neighborhood. Robert served as a Managing Director & General Counsel of Diversiplex, Inc., a management-consulting firm that helped Fortune 500 companies and government agencies meet critical challenges in supplier diversity. Robert began his career at the law firm [Troutman Sanders](#).

A 1995 graduate of [Harvard Law School](#) and 1992 [Howard University](#) grad, Robert is father of one college-aged daughter, a member of the [Sigma Pi Phi Fraternity](#) and [Omega Psi Phi Fraternity](#), and enjoys cooking and travel. He graduated from [Savannah Country Day School](#) in 1988 and received its 2022 Distinguished Alumni Award. He is a graduate of the Leadership Atlanta Class of 2025.