Robert E. James, II

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Robert E. James, II leverages his experiences in banking, law, real estate development, and consulting to generate positive impacts in communities that are often overlooked.

A native of Savannah, Georgia, Robert is President of Carver Development CDE, LLC, an affiliate of Carver State Bank he created in 2010. As a result of his leadership, Carver won a \$30 million allocation of New Markets Tax Credits from the U.S. Treasury in 2017 and a \$50 million allocation in 2019. In less than two years, Robert led deployment of the first allocation across Georgia, leveraging a \$30 million allocation into nearly \$65 million in total investment, creating almost 400 quality jobs in manufacturing, community facilities, healthcare, and small business. This award was the first ever for a Georgia community bank and the first ever to a Georgia entity outside of Atlanta. Robert also serves Carver State Bank as its Director of Strategic Initiatives and board member. In these capacities, Robert is responsible for strategic planning and community development finance. Since 2001, he has helped Carver raise over \$6.5 million in community development awards. He leads the implementation of the bank's strategic plan, the bank's government guaranteed lending business, legislative and regulatory relations, and has been chosen as the successor to the bank's current President & CEO.

In addition to his responsibilities with the bank, Robert is also a partner at the law firm Golden Holley James LLP. Golden Holley James is a boutique commercial and corporate law firm nationally recognized for its expertise in public and corporate finance, commercial banking and lending, real estate development, and governmental affairs. Mr. James, who is a member of the New York and Georgia bars, represents issuers and underwriters including the City of Savannah, the Dormitory Authority of the State of New York, the New York State Environmental Facilities Corporation, and many major bond underwriters as bond counsel, disclosure counsel or underwriter's counsel. Since joining the firm in 2009, James has had an active role in documenting and closing over \$25 billion in transactions and drafted a modernization to Georgia's historic tax credit for commercial projects that was signed into law in 2015.

In 2004, Robert founded Coastal Legacy Group a real estate development and consulting firm. The firm opened the Carver Commons shopping center in Savannah in March 2011, bringing millions in private investment to the distressed Martin Luther King Jr. Boulevard neighborhood. Carver Commons is currently home to the headquarters of Carver State Bank and Coastal Empire Habitat for Humanity.

Prior to founding Coastal Legacy Group, from 2000 to 2004, 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 the areas of vendor information management, supplier diversity, program evaluation, and process improvement. Its list of customers included: Southern Company, for which the firm led a diverse vendor database project; and the Chatham County Government, for which he developed a new MWBE Program, completed a constitutional legal analysis, drafted policies and procedures, and designed system requirements and led implementation for custom Internet-based vendor management software.

Robert began his career at the law firm Troutman Sanders in 1995. At Troutman he specialized in government-business transactions and general corporate law, serving such clients as Georgia Power Company, Georgia Pacific Corporation, the City of Atlanta, U.S. Filter Corporation, Turner Broadcasting System, and AT&T Corporation.

James earned the Juris Doctorate degree from Harvard Law School, Cambridge, Massachusetts, in 1995. In law school, he was an Earl Warren Scholar and President of the Black Law Students Association. He earned the Bachelor of Arts Degree, *magna cum laude*, from Howard University in Washington, D.C., in 1992. Robert was a Harry S. Truman Scholar from the State of Georgia in 1990.

Robert is Chairman of the National Bankers Association (2021-2023), the leading advocacy group for the nation's minority banks, previously serving as Chair of its Legislative Committee and Board Secretary. He is also a member of the board of the Community Development Bankers Association, which represents CDFI banks across the country. He is also a member of Alpha Lambda Boulé of Sigma Pi Phi Fraternity, Mu Phi Chapter of Omega Psi Phi Fraternity, and the proud father of Lauren, age 15.