

John S. Loeber

Profile:

- Background encompasses extensive banking-related senior-level management experience in the following key positions of responsibility: Executive Vice President; Chief Credit Officer; Commercial Banking Head; Management Committee Member.
- Consulting: Experience in working with private equity firms to evaluate potential bank investments. Experience in working with community banks to improve operating performance.

Selected Accomplishments:

- Led Credit Asset Quality component for three banks, which created significant shareholder value leading to the eventual sale of two of the three institutions at exceptional premiums.
- Introduced and developed “teams” of risk managers and relationship managers that created a risk-driven sales culture resulting in above hurdle growth and returns without sacrificing credit standards.
- Improved all measures of risk management to superior levels.
- Integrated several fragmented, non-strategic products into a nationally recognized \$1.5 billion value-driven strategic business.
- Launched a \$1 billion unit that managed troubled assets; set reserves and loan ratings that more than satisfied regulatory agencies; account strategies resulted in significant cash flow for the company.
- Formed and managed Specialty Lending Groups for Seafood Processing and Precious Metal companies nationwide that exceeded management expectations in growth, returns and asset quality.

Education:

- **Masters of Business**, Suffolk University, Boston, Massachusetts
- **Bachelor of Science**, University of Indianapolis, Indiana

Professional Experience:

- **LOEBER FINANCIAL CONSULTING, LLC** **2007 to present**

Managing Director

- Providing consulting services to community banks in the areas of asset quality, management assessment and realignment, operating efficiency, and regulatory compliance.
- Providing consulting services to private equity companies as they evaluate and perform due diligence on the asset quality of community banks seeking equity investments.

- **FIRST NATIONAL BANK / HASTEN BANK CORPORATION** **2005 to 2007**
(Privately Owned), Indianapolis, Indiana

Executive Vice President

- Managed all aspects of the commercial banking line of business, credit quality and credit risk management, after joining this troubled bank holding company that was operating under a formal agreement with the OCC.
- Achieved turnaround to profitability and earnings enhancement initiatives, increasing shareholder value.
- Carried out the following actions: Centralized credit approval process; identified risk within portfolios and set adequate reserves for possible credit losses; recruited a team of “workout officers” to resolve troubled debt; structured a training program for lenders to ensure competency.
- Results included improved asset quality ratios and reduced delinquency in all loan categories.
- The turnaround resulted in the formal agreement being lifted within one year and the sale of the company to Harris Bank (Bank of Montreal) for an exceptional price.

- **CITY HOLDING COMPANY**
Charleston, West Virginia

2001 to 2004

Executive Vice President / Chief Credit Officer / Commercial Banking Head

- Managed all aspects of credit quality, credit risk management and the Commercial Line of Business.
- Joined troubled bank operating under an agreement with the OCC to achieve turnaround to profitability and increased shareholder value.
- Results included improved asset quality ratios from unacceptable to ratios associated with top performing banks; reduced delinquency in all loan categories to acceptable levels; reduced troubled debt by 50% in less than one year; stock price increased threefold in less than one year.
- Grew commercial assets at a double digit rate while improving asset quality.

- **PEOPLES BANK OF INDIANAPOLIS**
(**Fifth Third Bank**), Richmond, Virginia & Baltimore, Maryland

1998 to 2000

Chief Credit Officer / Management Committee Member

- Responsible for all aspects of risk management including credit policy; Chair of Loan Committee.
- Exceptional credit quality helped create significant shareholder value when the bank was sold to Fifth Third Bank in July 1999; under a management contract, employment continued through 1999 and was compensated under a non-compete agreement through November 2000.
- Generated asset quality ratios and delinquency levels that were at the top of the Bank's peer group.

- **SIGNET BANKING CORPORATION**
(**First Union National Bank / Wachovia / Wells Fargo**), Richmond, Virginia & Baltimore, Maryland

1992 to 1997

Executive Vice President, Commercial Banking / Vice-Chairman of Signet Leasing Corporation

- Responsible for managing Signet Secured Financial Services, a group of niche businesses with combined assets of \$1.5 billion that conducted business on a national level.
- These commercial banking businesses included commercial finance, leasing to commercial customers, residential real estate lending and emerging specialty businesses.
- These businesses (combined) had over 150 employees, an expense budget in excess of \$15 million, and an efficiency ratio below 50%.
- Signet sold at a premium to First Union (now Wachovia).

- **FIRST AMERICAN METRO CORPORATION**
(**First Union National Bank / Wachovia / Wells Fargo**)

1990 to 1992

Executive Vice President, Commercial Banking and Special Assets

- Reported directly to the Chairman of Credit Policy.
- Developed, organized and managed a \$1 billion liquidating bank of troubled assets.
- Managed a staff of 60 professional bankers, achieving positive results that enabled First American to command a premium when the company was sold.
- Distinguished performance in this position resulted in promotion to Executive Vice President.

Prior Professional Experience:

- **Fleet National Bank**, Providence, Rhode Island (1976-1990); Senior Vice President, Commercial Banking Division (1987-1990); Progressed through various Assignments from Branch Manager to Senior Vice President (1976-1987)
- **Citizens and Southern National Bank (NationsBank and Bank of America)**, Atlanta, Georgia (1974-1976); Commercial Lender.
- **U.S. Naval Aviation**, Helicopter Rescue Squadron
- **Federal Bureau of Investigation (FBI)**, Washington, D.C.