Biography & Curriculum Vitae

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Biography and Curriculum Vitae:

1. **Executive Leadership –** 49 years of banking, executive and managerial finance leadership:

   Bank Director, CEO, President, COO, CCO and EVP:
   - Public Company President and CEO, Pacific Continental Corporation (PCBK: NASDQ, $2.7 Billion); Top 50 Best Community Banks in the United States (2015, 2016, 2017), with multiple industry community service awards, including ABA National "Community Bank Commitment" award, "Most Ethical Company" award, and the *100 Best Places to Work*, 17 consecutive years (2000-2017; a "Hall of Fame" company).
   - Mergers and Acquisitions: Led four successful bank acquisitions totaling approximately $1.2 Billion, and 8 at US Bancorp as Credit Integration Leader.
   - Extensive US Bancorp Leadership roles: SVP and Manager, Portfolio Risk Administration, US Bancorp; SVP and Manager, Credit Risk Assessment, US Bancorp; SVP and Manager, Credit Administration, US Bancorp; SVP and Manager, Corporate Credit Approval, US Bancorp; SVP Commercial Team Leader; SVP Loan Center Manager, and others.
   - Senior Executive Consultant: DA Davidson; expert consultant to Columbia Bank, Pacific West Bank and others.
   - Certified Management Consultant, CMC, IMC
   - Director: Board of Directors, Citizens Bancorp; Chairman of the Credit Committee.
   - Director: Synergy by Association, Oregon Bankers Association.

2. **Educator in finance, credit, ethics and leadership:**
   - James F. and Shirley J. Rippey Professor of Practice, University of Oregon, Lundquist College of Business, (Finance and Commercial Banking, 464/564); Awarded, "Excellence in Teaching Award 2023" University of Oregon;
   - Adjunct Professor of Finance, Oregon State University, College of Business, Corvallis Oregon.
   - Adjunct Professor of Finance and Accounting, George Fox University, Newberg, Oregon, and Adjunct Professor, Oregon State University.
   - MBA Professor of Finance, Concordia University, ("Adjunct Professor of the Year," Concordia University), in multiple business and technical fields, from managerial finance, advanced cash flow and commercial banking to ethics and executive negotiation; MBA adjunct faculty member/contributing assistant professor;

- o Lead Instructor, University of Nevada, Western Banking School, School of Commercial Lending (12 years);
- o Lecturer, Harvard University, Divinity School, ("Managing Crisis for Non-Profits, J-Term");
- o Adjunct Professor, Finance, New Hope Christian College;
- o Multiple Business Seminar leader - "Business Profiles: How Banks Analyze Your Business©" in over 90 sessions to over 3000 businesses, owners, CEO's and executives with consistent "excellent" ratings. Seminar of the year, US Bancorp, sponsor.

3. **National Appointments**: Select Member, FDIC Advisory Concil on Community Banking, Washington D.C. (term extended by FDIC Chairman Martin Gruenberg); RMA National Research Chairman, "Winning the Credit Game" for national banks; IMC, National Institute of Management Consultants (Certified Management Consultant, 13 years). Faculty Advisor to National Finalist Team, FDIC College Academic Challenge, 2021-22, and US Senate impact in 2023 FDIC Academic Challenge submission.

4. **Industry Recognition**: Inducted into the Oregon Bankers Association, Hall of Fame, 2018. Director, Synergy by Association, OBA; University of Oregon Executive MBA, Commencement speaker; multiple speaking engagements and leadership participation in RMA and OBA functions. "Most Ethical Company," NWCC; "Best Places to Work," 17 years; "National Community Service Award," American Bankers Association.

5. **Certified Management Consultant:** Certified Management Consultant (2006-Present), advising regional and national companies, including DA Davidson and banking institutions, on education, management performance, acquisition and mergers, and special projects.

6. **Public Speaker and Lecturer** on Commercial Banking, Business Practices, Enterprise Risk, Ethics, Credit, Strategic Planning and Execution, Cash Flow, and other subjects (please see speaking list below). Speaker in multiple investor, industry and professional organizations.

7. **Copyrighted Author**: *Essentials of Commercial Lending©*, (lending text of US Bank, PCBK and others, 1999-2003, 2003-2017), and *Business Profiles: How Banks Analyze Your Business*, and four other books on risk assessment.

8. **Extensive Investor relations experience:** NY, Chicago, Boston, Los Angeles and others; known to the market; Sandler, DA Davidson, FIG, Piper, etc.

9. **Community Service Leader**: Former Director and Chairman of a Non-Profit, NE Workforce Center, for seven years, serving on the board of directors of several others; Advisor, Oregon Minority Business Program, Mentor Protégé, Port of Portland and OAME; United Way, various service clubs; volunteer fire fighter; founder of women's crisis health care clinic.

10. **Broad media experience** including local, regional and national interviews.

Education

Harvard University, Masters, (Honors Grades; MTS, Interest in Ethics).
Reed College, Bachelors, (President's Award, Excellence In Scholarship)
Pacific Coast Banking School, University of Washington, Graduate Banking Degree, (Thesis

"Excellent").
Harvard/MIT, "Executive Negotiation"
CMC, Certified Management Consultant (IMC, '99 - Present).
M. A. (*honoris causa*), and Ph.D. (*honoris causa*), Enterprise Risk Management and Risk Administration, by board of directors (PCBK) and endorsed by NWCU.

Authored Publications and Other Articles

Essentials of Commercial Lending: Risk Analysis and Underwriting for Beginning, Intermediate and Advanced Commercial Lenders© – Lending Text used by US Bank (2000 - 2003), Pacific Continental Banking (2003-2017); currently used by University of Oregon, Banking and Finance, FIN 464/564.
"Academic Challenge Leads to Senate Recommendation" University of Oregon, *Around the O*, March, 2023
Business Profiles: How Banks Analyze Your Business©. Portland, OR.
National Article, "Executive and CEO Actions to Assist in Economic Recovery," NBPC, Fall 2003.
National Article, "How to Survive the Economic Recession: Best Practices," NBPC, spring 2002.
Journal of Risk Management, "Performance Management: What We Have, What We Want, What We Need." Risk Management Association, June 1997.
RMA Commercial Lending Newsletter, "Training Issues: Improving the Return on Investment in Credit Education," Vol. 27, Number 11, November 1995.
Winning the Credit Cycle Game: A Road Map for Adding Shareholder Value Through Credit Portfolio Management, National Research Chairman, RMA.
Northwest Weekly, "Strong Economic Indicators," January 26, 2016
Oregon Business Magazine, "Money Talks," February 27, 2015
Oregon Business Magazine, "Acquisitions in Oregon," April 30, 2015

Sample of Professional Instruction

James F. and Shirley J. Rippey Professor of Practice, University of Oregon, Lundquist College of Business, "Excellence in Teaching Award 2023" University of Oregon, Lundquist College of Business.

Lead Faculty Member, American Bankers Association, Western Banking School of Commercial Lending, University of Nevada/Reno - Historical Financial Analysis, Cash Flow, Projecting Future Performance and Sensitivity/Risk Analysis; (Highest rated instructor for 8 years).

Former Adjunct Professor of the Year, Concordia University, MBA School of Management, "2007 Adjunct Professor of the Year,"); MBA Finance 508, Managerial Finance (4 Cohorts); MBA 551/451 Courses in Ethics, Finance, Bank Products, Business Plans, Cash; Flow Risk Analysis, What CEO's Must Know, and others.

Seminar Author and Instructor, "Business Profiles: How Banks Analyze Your Business," for business owners, executives and CEO's: Two Day Seminar on managerial finance strategies, cash flow management and business planning and financial forecasting; 89 sessions in eight states with over 2500 participants; consistent "Excellent" ratings in all survey categories.

Invited Lecturer, Harvard University (HDS) J-Term course, “Economic Crisis and the Non-Profit and Faith Based Leader – Survival Methods and Tools,” Cambridge, MA.

Instructor, “Advanced Cash Flow Analysis,” RMA 2022.

Instructor, “How to Survive the Economic Recession: Best Practices and Tools,” Part I and Part 2, Veterinary Society Educational Winterfest.

Instructor, “Enterprise risk Management: Tools and Methods,” Financial Officers and Internal Controls, Oregon Bankers Association, Salem.

Sample of Speaker’s Biography

Featured Speaker: Bank Director’s College, OBA, “Credit Practices and Credit Policy for Bank Directors,” and “Bank Performance Ratios for Bank Directors,” 2021, 2022, 2023, 2024

Executive Strategic Plan Facilitator: Oregon Bankers Association, Board of Directors, 2023

Lecturer/Seminar Leader, “Collaborative Communication with Troubled Clients: Cash Flow and Communication Strategies,” RMA, April 2024.

Instructor: “Advanced Cash Flow Analysis for Senior Lenders and Leaders,” October 2022, Columbia Bank.

Speaker: OSU, “Commercial Lending Risk Analysis and Practices,” 2019, 20, 21, 22, 23, 24

Speaker and Special Consultant, Commercial Lending &Leadership Development, Columbia Bank, 2018 -20.

Speaker, “Business Negotiation for Banking Professionals,” RMA, Winter, 2020.

Speaker, “Executive Negotiation for HR Professionals,” LCHRA, 2019.

Speaker, “Negotiation for Business Professionals,” Lane Leaders, February 2019.

Speaker, “Business Risk Analysis,” Springfield CC, November 2018

Speaker, “Analyzing Business Risk,” SCORE, March 2018.

Commencement Speaker, University of Oregon, MBA Program, “Living Your Ethics,” 2017 OEMBA Commencement, June 18, 2017

Lecturer, “Enterprise Risk Management for Directors,” Oregon Bankers Association, 2018.

Guest Lecturer, “Living Your Ethics,” Warner Pacific College, Portland, October 2016

Speaker, “Economic Outlook and Forecast,” Eugene Dental Society, DAD, Eugene, Oregon, February 10, 2014.

Speaker, “Cash Flow Analysis for Non-Profit Executive Directors and Boards,” Eugene Country Club, Non Profit Directors of Lane County, October 3, 2013

Featured Speaker, “Cash is King,” Oregon Manufacturers (OMEP), Hillsboro, Oregon, June 20, 2013

Lecturer, “Living Your Ethics,” Warner Pacific College, June 13, 2013.

Featured Speaker, “Ethics and Responsibility: Living Your Ethics,” Greater Clark County Rotary International, March 2012.

Featured Speaker, “Enterprise Risk Management: Tools and Methodologies for Community Banks,” Oregon Bankers Association, November 1, 2011

Panelist, “Washing State Economic Summit,” with Dr. Raha, WA State Economist, Seattle, WA, Washington Athletic Club Special Event, October 2011.

Guest Speaker, “The Non Profit Executive Director and Board Member as Ethicist,”

Non-Profit Executive Leadership Group (over 100 NP Org's), October 2011.
Featured Speaker, "Economic Outlook for 2011-2012: The Economy, Healthcare and Dental Industry," Lane County Dental Society, September 2011.
Guest Speaker, "Business Ethics for Non Profit Based Leaders – Financial Cash Flow Management," Vancouver, WA, Non-Profit Association and Chamber, July 2011.
Guest Speaker, "Cash Flow Analysis and Credit Approval," First Friday Professionals, OAME Minority Enterprise Seminar Series.
Guest Speaker, "Economic Outlook for 2011 and Beyond," Lane County Dental Society, November 2010.
Guest Panelist, "A President's Perspective on Leadership," Oregon Banker's Association, Human Resource Manager Workshop, September 2010.
Speaker, "Non Profit Exchange: The Non-Profit Executive Director and Faith Based Leader as Ethicist," August 2010, LC Executive Exchange.
Guest Lecture, "Industry and Economic Outlook 2010-2011," Lane County Dental Society Regional Conference Association, March 2010.
Lecturer, "Ethics and Leadership: Living Your Ethics in Today's Environment," September '09; *Trustees Lecture Series on Ethics*, Northwest Christian University.
Speaker, "Enterprise Risk Management," Schwabe/Moss Adams Banking Conference, April 2008.
Speaker, "Best Practices in Credit Administration for Bank Directors," NW Directors College, FDIC Sponsored, April 2008.
Judge, 2009/2008 Oregon Independent College Foundation (OCIP) Ethics Bowl.
Speaker, "Predicting Cash Flow in Your Medical Practice," Children's Hospital Physicians, (2007).
Lecturer, "What Non Profit Directors and Executives Must Know," Eight Sessions (2004- 2006), various locations in Seattle, Portland and elsewhere.
Speaker, "Ten Keys of the Most Successful Businesses," Port of Portland MBE and Mentor Program, Two Sessions, 2006.
Speaker, "Creating Efficiency in Commercial Lending for Community Bankers," National broadcast RMA Panel Member. "Senior Credit Officers Panel", RMA (2006).
Speaker, "Practicing Your Ethics," speaker, Portland, Medford, Virginia Chapters of RMA, 2006.
Speaker, "Financial Management and the Banker," National Association of Women Owned Businesses," September 2006.
Author/Lecturer: Inter-Physician Hospital Association IPA, LIPA, "Senior Medical Professional and Cash Flow Management," and the "Professional Cash Flow Projector" – Continuing Credit Hours (CPE) Qualified, January 2005.
Lecturer, Seminar Series: "Managing Cash Flow in Your Medical Practice," Lane Independent Physician's Association and Portland IPA's, October 2004.
Lecturer: "Living Your Ethics," Rotary International Clubs and RMA associations 2004-2005, 2006 and 2007.
Author/Lecturer: "How to Manage Your Banker: The Inside Look," EXCEL Executive CEO Membership Association (WA and OR), 2002-2004.
Lecturer: Willamette University, School of Management, Board of Directors College, "Cash Flow and Credit Performance", Atkinson School of Management, Spring 2001.
Speaker: RMA National Senior Lenders Forum, Chicago – "Bank Acquisitions and

Mergers: Keeping Your Clients," April, 1997.
Speaker: "Business Cash Flow," Nordstrom's sponsored Minority Business Enterprise program, October, 1996.
Guest Speaker: National Wheat Growers Association, "Ag Lending Issues Today".
Guest Speaker: Nebraska Banker's Association, "Cash Flow Analysis for Today".
Diagnostic Assessment Council, Diagnostic for Lenders, RMA, 1995-1997.
Lecturer, USAID, Russia, "Banking Analysis and Lending Decisions," Khabarvosk, and Yuzno-Sakalinsk, Russia; six week university professor course, Pacific National University (Formerly Khabarovsk State University of Technology), 1994.

Work History

Board of Directors (2021-Present), Chairman of Credit and CRA Committees
Citizens Bank; Chair of Credit Committee, member of the Audit and Governance Committees.

University of Oregon (2021-Present), Professor, Lundquist College of Business
James F. and Shirley J. Rippey Professor of Practice, Lundquist College of Business, University of Oregon; Academic Advisor to FDIC College Academic Challenge (2021-22 and 2022-23).

Executive Senior Advisor and Banking and Industry Consultant (2018-Present)
Executive Senior Advisor, DA Davidson; Columbia Bank, Pacific West Bank, US Bank and others

President and CEO, Director (2015-2018), Pacific Continental Bank and Pacific Continental Corporation (NASDQ, PCBK; $2.7 Billion)
President and CEO, Director of one of the top rated community banks in the nation. Multiple accolades, including Most Admired Financial Institution (5 years), Ethics Institutional Award, Raymond James Banker's Cup (2 years, top 10% of banks in the nation), 100 Best Places to Work Hall of Fame Company (17 years). Increased stock value 27% (2015-2016), and increased quality loans and deposits over $1Billion over two years. Rated BUY or Outperform by Sandler O'Neill, DA Davidson, Raymond James, FIG, and KBW in 2016-17. Completed two acquisitions while reaching record organic loan and deposit growth. Named as one of 15 FDIC Community Bank Advisory Council Members in Washington, DC by FDIC Chairman Martin Gruenberg, extending tenure an additional year. Acquired and successfully integrated two banks adding over $1billion in assets.

President and Chief Operating Officer (2007 -2014), Pacific Continental Corporation (PCBK) and Pacific Continental Bank ($1.5 Billion)
President and Chief Operating Officer of a $1.5 billion Community Business Bank operating in multiple markets. Responsible for all Administration: Credit, IT, HR, General Counsel, Operations, Finance and Treasury, ERM, as well as the quality and growth, cultural integrity of the company; ethics, market presence, credit quality and portfolio management, integrity of the IT infrastructure, and the execution of the strategic plan presented to and approved by the Board of Directors annually. Successfully led two acquisitions in Washington and Oregon. Chair of the Enterprise Risk Management activities of the bank; Added wealth management, headed merger and acquisition management. Bank awarded ethics, leadership and community accolades.

EVP, Chief Credit Officer, (2003-2006). Pacific Continental Bank ($385 million to $1.1 Billion)

Management responsibility for executing the high quality growth of the Credit Portfolio (doubled in size); Credit Underwriting and Culture, Early Warning Systems and Forward Looking Discipline; Credit Policy and Management, Risk Assessment, Credit Approval, Lending Authorities, Problem and Special Credits, Training, Compliance; CRE, Residential, A&D and Special Portfolio Stress Testing, SOX and Enterprise level stress testing; Oversaw Loan Processing, Note Departments, Special Credits. Responsible for Early Warning and Risk Grade

SVP and Manager, Portfolio Risk Administration, US Bancorp, (2000 to 2003)
Responsible for the early warning identification process and assessment of emerging risks in the entire US Bank commercial, CRE, corporation, syndicated and HLT portfolios (as well as certain special portfolios); oversaw all risk credit systems (MFA, Moody's, KMV, RAS, etc.); Risk Analysis and Analytical Methodology (wrote the business banking commercial lending text for US Bank Business Banking, *The Essentials of Commercial Lending*); Training and Development, Front Line Early Warning processes, Direct Liaison with Executives and Key lenders in twenty six states; manage multistate staff of about 50 FTE, with responsibility for a multi-billion portfolios (as noted commercial, corporate, real estate, HLT, merchant and many others). Special Projects, including Merger and Acquisition assessment and credit due diligence leadership

SVP, Credit Risk Assessment and Administration, US Bank (1997-2000)
Head of Credit Examination and Risk Assessment for US Bank, West Coast.
Consultative analysis of risk and best practices to improve performance and early warning mentality. Reports forwarded to Board. Staff of 30+.

SVP, Head of Credit Administration, US Bank (1994-1997)
Responsible for all credit systems, policy, credit committee actions, and training. Member of Senior Loan Committee, presentations to executive management and board of directors; credit merger leader with West One Bank.

Other Banking History
SVP and Corporate Credit Approval Manager, Corporate Banking, US Bank
VP and Regional Loan Center Manager, US Bank
VP and Team Leader, Commercial and Consumer Center Manager, US Bank
VP and Credit Approval Officer, US Bank, Head Office
District Commercial Lender, US Bank
One of youngest officers in US Bank history; Branch Management, Consumer
and Commercial Lender of a Class IV Branch
Accelerated Management Training Program, US Bank
Various Branch, Foreign Exchange, Wire, Vault and Note Teller positions.
Teller, Teller Trainer, General Ledger, Utility Banker, Note Teller, International Exchange and Proof.

Current and Past Industry and Community Leadership Positions

Director, Synergy by Association
Member, Harvard Leadership Council (HDS), 2010, 2011-15
Selected Judge, Oregon Independent College Foundation (OCIF), Ethics Bowl

Board Chairman, NE Workforce Center (7 years), Portland, OR
Business Mentor, Minority Business Enterprise (MBE), Mentor Protégé, Port of Portland
Former Advisory Board, Port of Portland
Grant Selection Committee, United Way
Food for Lane County, Volunteer
Habitat for Humanity, Volunteer
Baseball Coach: Little League and Junior Baseball and All Star Teams
Volunteer Firefighter, Myrtle Creek Fire District