

Leon Royer
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PROFESSIONAL EXPERIENCE

- 01/2013 to Present Self-employed banking consultant and expert witness on matters relating to bank activities and creditworthiness
- 12/1995 to 12/2012 American Bank, Bozeman, Montana
Various titles: *Vice Chairman, President, Chief Operating Officer, Chief Credit Officer*
Generally responsible for the daily operation of the bank subject to the direction of the Chief Executive Officer / Owner.
- 06/1992 to 12/1995 American National Bank & Trust Company, St. Paul, Minnesota
Executive Vice President and Chief Credit Officer
Responsible for: credit policy formulation and implementation, credit approval, credit analysis, loan administration, special assets and commercial finance audit.
Voting member of the following committees: Managing Committee, Executive Credit Committee (chair), Asset/Liability Committee, Product Development Committee and Personnel Committee.
- 11/1986 to 06/1992 Boatmen's First National Bank of Oklahoma, Oklahoma City, Oklahoma
(from July 1986 to August 1991 the bank was known as First Interstate Bank of Oklahoma a wholly owned subsidiary of First Interstate Bancorporation of Los Angeles and was the successor to First National Bank & Trust Company of Oklahoma City)
Executive Vice President and Senior Lending Officer
Responsible for: credit policy formulation and implementation, commercial lending, commercial real estate lending, residential construction lending, energy lending, agricultural lending, correspondent banking, professional and executive lending, cash management and international.
Voting member of the following committees: Managing Committee, Senior Loan Committee (chair), Weak Loan Committee (chair), Asset/Liability Committee, Community Reinvestment Committee and Ethics Committee (chair).
Additionally, while the bank was owned by First Interstate Bancorporation, was a member of the First Interstate Bancorporation Corporate Council.
- 06/1984 to 11/1986 First Interstate Corporation of Wisconsin, Sheboygan, Wisconsin
Senior Vice President and Senior Lending Officer
Responsible for: supervision of the commercial lending function, development and maintenance of the corporate lending policy, credit analysis and related systems.
Responsible for loan portfolio due diligence of banks prior to acquisition. Voting member of the following committees: Managing Committee and the Asset/ Liability Committee.
- 06/1983 to 06/1984 Local Federal Savings & Loan Association, Oklahoma City, Oklahoma
Senior Vice President and Senior Lending Officer
Responsible for the commercial, construction and consumer lending functions.
Voting member of the following committees: Senior Management Committee, Asset/Liability Committee and Loan Committee.

- 02/1982 to 06/1983 Bank of Western Oklahoma, Elk City, Oklahoma
Senior Vice President and Senior Lending Officer
 Responsible for the loan portfolio consisting of commercial, real estate and consumer loans.
 Voting member of the Executive Committee.
- 10/1979 to 02/1982 Community National Bank of Joplin, Joplin, Missouri
Vice President
 (Both Community National Bank and First National Bank & Trust Company of Joplin [below] were owned by First Community Bancorporation, Joplin, Missouri)
 Responsible for the commercial and real estate loan portfolios, funds management, compliance and personnel with co-responsibility for investments.
 Secretary to the Board of Directors.
- 07/1972 to 10/1979 First National Bank & Trust Company, Joplin, Missouri
Management Trainee through Assistant Vice President
 Progressed through a comprehensive 18 month training program, through the Instalment Loan Department to become a Commercial Loan Officer and Manager of the Dealer Department (floor planning and purchase of indirect lending).

EDUCATION

- B.S., Business Administration/Accounting, Missouri Southern College
- Intermediate School of Banking, University of Nebraska
- Advanced School of Banking, University of Nebraska
- ABA* National Installment Credit School, University of Oklahoma
- ABA* National Commercial Lending School, University of Oklahoma
- Stonier Graduate School of Banking (conducted by the ABA*), Rutgers University
- ABA* National Commercial Lending Graduate School, University of Oklahoma
 (* in this instance, ABA stands for American Bankers' Association)

OTHER

- Former adjunct professor of Finance (400 level) Montana State University
- Former member of five Rotary Clubs and board member of numerous non-profit entities
- Member of MENSA
- Participant in several Outward Bound activities
- Collector of documents relating to American History