

IRA H. HOLT, Jr.
ANALYTIC FOCUS LLC



KEY QUALIFICATIONS

Ira H. Holt is Director of Financial Services Consulting of ANALYTIC FOCUS LLC. Mr. Holt is a finance executive with more than twenty years of experience in the banking industry. His acknowledged strengths are in information and operational systems, loan valuation, risk management, and organizational development. He is a pragmatic and goal-oriented senior executive whose focus is on near term results while positioning a company for continued growth and long-term success. His expertise is broad in scope and includes the following skills:

- Strategic Planning
- New Product Development
- Competitive Analysis
- New Business Development
- Performance Monitoring
- Management Reporting
- Expense Control
- Cash Management
- Underwriting and Loan Review
- Community Relations
- Policy & Procedures Planning
- Financial Accounting & Auditing
- Risk Measurement & Management

PROFESSIONAL EXPERIENCE

SILVERTON BANK, NA, Birmingham, Alabama
(\$4.1 Billion National Correspondent Bank)

2009 – 2009

SVP/Regional Lending Executive- Alabama, Arkansas, Louisiana & Mississippi

Responsible for managing the commercial loan and lending activities for the Southeast Region. Reviewed and recommended the Region's lending objectives and procedures. Responsible for soliciting, developing, and servicing a wide variety of commercial loans and lines of credit. Engaged primarily in loan management within the Region. Made decisions on loans at the highest lending limits. Responsible for complete credit analysis/credit worthiness for the loan approval process.

- Responsible for a \$652 million loan portfolio that encompassed all facets of lending: commercial real estate loans, Bank Holding Company loans, warehouse lines, and stock purchase loans.
- Managed a seven-person team of Regional Lenders, Commercial Loan Underwriters, and a Loan Documentation Specialist.
- Established and negotiated the terms under which to extend credit including pricing, costs repayment method and schedule, and collateral requirements.

RBC BANK (f/k/a FIRST AMERICAN BANK), Trussville, Alabama

2006 – 2009

(\$33 Billion Southeastern Regional Commercial Bank, wholly owned subsidiary of Royal Bank of Canada)

President – Trussville

Responsible for cultivating relationships with key clients, key prospects and Centers of Influence in the Trussville, northeast Birmingham, and southwest St. Clair County area acting as the lead sales development banker for target industries/customers as established by the market. Ensured market portfolio growth, stability, and profitability by collaborating with the market executive to drive sales performance while actively participating in community, professional and business organizations representing RBC Bank in the communities within his markets. Provided financial services and expertise in consumer, business banking, commercial, and real estate financial solutions.

- Moved back to Birmingham to design a 9,000 square foot financial center in Trussville, Alabama to accommodate a retail branch, two mortgage originators, one mortgage processor, an investment representative, a residential construction loan officer, and an insurance salesperson. Hired staff for the retail branch.
- Established advisory board of directors derived from local business people.
- In the first quarter of operation, grew loans to \$10 million and deposits to \$12 million.

SUPERIOR BANK (f/k/a THE BANK), Gadsden, Alabama

2001 – 2006

(\$1.6 Billion Southeastern Regional Commercial Bank)

President & CEO – Etowah and Marshall Counties

2002 – 2006

Responsible for all aspects of Retail/Commercial banking for two counties while developing short and long term strategic planning goals for the region, working closely with top management to implement change, communicating corporate goals and objectives, and being a leader in the community. Total assets of combined two county markets were \$159,391,107.

- Reduced past dues in Marshall County to less than 1% for the entire year (first time in company history).
- Reduced criticized loans by \$2.1 million, 29%.
- In one year, improved efficiency ratio from 29.24% to 22.00% in Etowah County and from 86.20% to 71.52% in Marshall County.
- Personally managed a \$40 million loan portfolio.
- Grew loans from \$82 million to \$100 million and increased deposits from \$71 million to \$96 million.
- Initiated flexible and creative methods in improving operations obtaining an annual profit of \$2.83 million with an ROA of 2.94% and an efficiency ratio of 22.00%.
- Oversaw the marketing \ advertising strategies, targeted and developed new accounts, produced more business and greater economic support to the bank and the community.
- Managed local Mortgage Division generating \$73 million and \$81 million in new loans over two years respectively while managing a \$20 million construction loan portfolio.

- Prepared and presented monthly financial reports to the local Board of Directors.

Executive Vice President - Senior Lender North Alabama

2001 - 2002

Responsible for the full range of consumer and commercial loan underwriting and servicing for North Alabama:

- Supervised twelve loan officers and one mortgage originator in eight separate locations.
- Oversaw the North Alabama region's loan underwriting and presentation of loan approval forms to Senior Loan Committees.
- Ensured and adhered to credit policies and management of the proper credit risk ratings of the bank's loan portfolio.
- Administered and managed the day-to-day operations of the bank's credit department.

NATIONAL AUCTION GROUP, INC.: Gadsden, Alabama

2000 - 2001

(International real estate marketing company)

Senior Vice President - Marketing & Sales

Senior executive responsible for managing the national marketing and sales of the company's real estate marketing services:

- Wrote the Description of Business and Marketing and Sales sections for the Form SB-2 for registering a public offering with the Securities and Exchange Commission.
- Planned, implemented, and managed a program to increase national awareness of services.
- Established written policies and procedures for the operation and management of the sales function.
- Developed and managed a formal objective, incentive compensation system for the marketing representatives and other personnel in the department,
- Represented the Company at the National Auctioneers Association as an active member including serving on committees and other relevant activities,
- Monitored the marketing representatives' real estate and auctioneer licensing to ensure they complied with state real estate and auction regulations.

COLONIAL BANK: Gadsden, Alabama

1997 - 2000

(\$10 Billion Southeastern Regional Commercial Bank)

County President - Etowah County

Relocated and established a new county bank in Gadsden, Alabama. Responsible for creating a new business plan, initiated marketing program, provided leadership and strategic direction, and submitted a five-year financial pro-forma to the Federal Reserve for a new county commercial bank:

- Within 2.5 years of opening the bank, the Etowah County Bank attained \$37.2 million in loans, \$38.1 million in deposits with a monthly profit of \$36 thousand.

- Achieved an ROA of 1.07% and a ROE of 16.72% within three years.
- Achieved 125% of goal for loans and deposits with 100% growth in both categories.
- Established and managed a \$2 million budget to renovate a 36,000 square foot building for the location of the Main Office of the Bank.
- Prepared and presented monthly strategic and business plans to the Board of Directors.

SOUTHTRUST BANK: Birmingham, Alabama
(*\$32 Billion Southeastern Regional Commercial Bank*)

1985 - 1997

Group Vice President - Medical Banking

1995 - 1997

Researched and analyzed local medical markets and identified needs of health care campuses and health care professionals. Initiated and implemented marketing and strategic plans, creating a new department to serve those needs.

Vice President - Private Banking

1992 - 1995

Responsible for the establishment of a Private Banking satellite office in Mountain Brook, Alabama:

Assistant Vice President - Retail Division

1985 - 1992

Spent several years in the retail branch-training program managing various branches while acquiring a broad-based knowledge of Operations, Credit, Sales, and Investment products.

EDUCATION

GRADUATE DEGREE IN RETAIL BANK MANAGEMENT

University of Virginia, Charlottesville, VA, 1994

MPPM, Birmingham-Southern College, Birmingham, AL, 1991
Concentration in Private Management.

BS, University of Alabama, Tuscaloosa, AL, 1985
Major in Corporate Finance

PAST CERTIFICATIONS

- Series 7 General Securities Registered Representative
- Series 63 Uniform Securities Agent State of Alabama
- Alabama Life Insurance Licensure

ADVANCED COURSEWORK

- Cannon Trust School I, Cannon Financial Institute, Myrtle Beach, SC
- Employment Law, The Bank, Birmingham, AL

ACTIVITIES

- **Magic City Actors Theatre**
Member of the Board of Directors
- **St. Vincent's East Foundation**
Member of the Board of Directors
- **United Way of Etowah County**
Member of the Board of Directors.
- **Gadsden Cultural Arts Foundation, Inc.**
Served as Chairman of the Board, Chairman of the Endowment/Investment Committee, and Treasurer.
- **Coosa River Development and Design Commission**
Concerned solely with the land and structures located in the Coosa River Development. Appointed by the Mayor of the City of Gadsden.
- **Etowah County Humane Society**
Member of the Board of Directors
- **Downtown Gadsden, Inc.**
Concerned with the revitalization of downtown Gadsden. Member of the Board of Directors.
- **Kiwanis Club of Gadsden**