

ROBERTA J. WAGNER

Ms. Wagner's more than 30 years of experience in the financial services industry are characterized by her ability to effect creative, positive leadership within organizations. As a senior regulator with The Office of the Comptroller of the Currency and The Office of Thrift Supervision, she led national organizational changes and developed improved regulatory policies and procedures. As a consultant to financial institutions, she conducted management assessments, led board enhancement programs, and assisted management in developing loan workout programs, policies, and procedures.

CONSULTING EXPERIENCE

Bugbee-Wagner, PLLC (50 percent owner), 2008–present:

- Deutsche Bank: Organization and operations improvement
- Conducted five management assessments in the Pacific Northwest
- Worked with many boards to achieve compliance with regulatory enforcement actions
- Developed loan policies and ALLL policies and reviewed workout programs at several Washington banks

2002–Present: Active in the arts and real estate

The Concorde Group: Consultant and 50 percent owner, 1989–2002

- Resolved more than 30 regulatory-directed management and board assessments of S&Ls and commercial banks
- Conducted a variety of other consulting engagements, such as:
 - Merrill Lynch Bank, USA – Resolved FDIC enforcement action
 - United Bank for Africa – Resolved FRB enforcement action
 - City First Bank, DC – Financial controls & strategy development
 - Sequoia Bank, Bethesda, MD – Regulatory-ordered management evaluation
 - Homestead Savings, Middletown, PA – Managed for OTS
 - Midway National Bank, St. Paul, MN – Regulatory-ordered management evaluation
 - United Bank for Africa, Lagos, Nigeria – Management assessment of New York and London branches and Board of Directors in Lagos

The Director Resource Group: Consultant and owner, 1992–1996

Formed a corporate governance firm for directors of financial institutions. Conducted numerous studies of board committee structures and practices; monthly newsletter; sold firm to competitor.

RJW Associates: Consultant and sole proprietor, 1989–1991, 2005*

Clients included:

- The presidents of the Federal Home Loan Bank System (study of regulatory fees)
- The Central Bank of China, Taiwan (consulting on its regulatory structure)
- Farm Credit System members (management consulting)

* Expert witness in director litigation

REGULATORY EXPERIENCE

Federal Home Loan Bank System, Washington, D.C. 1987–1989

Managing Director, Office of Regulatory Activities

- Supervised staff of 70 and budget of \$13 million.
- Issued five examination and supervision regulatory handbooks containing guidance and procedures for general thrift, compliance, trust, holding company and service corporation activities, which embodied a stronger regulatory philosophy. Issued on schedule and under budget.
- Directed the chief accountant's section.
- Directed planning, budgeting, publication, and administrative efforts.
- Received the Federal Home Loan Bank System 1988 Exceptional Service Award.
- Gave 15 speeches to industry groups explaining the stronger regulatory philosophy.
- Co-led the development of a major training effort for all 2,200 examiners and supervisors (with subsequent distribution to all thrifts).

Office of the Comptroller of the Currency (OCC): Washington, D.C. 1974–1986

Executive Assistant to the Comptroller: 1986

- Advised on policy and operational issues.

Director for Bank Supervision, Northeastern District, New York, 1984–1986

- Directed examination and ongoing supervision programs for problem and large national banks in the District (covering 11 states from Maine to D.C.)
- Directly supervised a professional staff of 15 and indirectly a field examining staff of 375.
- Improved timeliness and quality of presentations to boards of directors.
- Supervised the closing (caused by fraud) of a \$375 million institution.
- Successfully rehabilitated numerous institutions through persuasion and enforcement actions.
- Reduced processing times on examination reports by 200 percent while decreasing staff by 17 percent.
- Served on the District Enforcement Review Committee.

Executive Assistant to the Senior Deputy Comptroller for Bank Supervision, 7/83 to 9/84

- Gained knowledge of enforcement actions and overall bank supervision policy development.

Reorganization Coordinator, 1/82 to 7/83

- Coordinated a major reorganization, which reduced District Office presences from 14 to 6 cities and established smaller field offices in 23 cities.
- Structured and led a coordinating committee of 17 regional and 12 headquarters representatives. Project completed ahead of schedule and in accordance with senior management objectives with minimal examiner turnover resulting.

Management Development Participant, 5/80 to 1/82

- One of six national participants in a program designed to develop executive potential. Rotated through all major OCC departments.

National Bank Examiner, Minneapolis, MN, 12/79 to 5/80

Assistant National Bank Examiner, Minneapolis, MN, 6/75 to 12/79

Financial Intern, Minneapolis, MN, 7/74 to 1/75

- Specialized in international banking; participated in five overseas examinations and led loan portfolio and foreign exchange reviews at major district international departments.

EDUCATION

Bachelor of Arts in International Relations (Economics, Hamline University, St. Paul, MN, 1975

Graduate Credits in Business, Johns Hopkins University, 1983

Master of Arts in Transpersonal Studies (Psychology), 1991