

Jenny L. Leonard, CCIM

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Highly effective and motivated individual with over 16 years of experience in lending, financial and risk analysis, portfolio and account management, and relationship building. Detail oriented project manager and resourceful problem solver. Proficient in developing and implementing policies and procedures for successful attainment of objectives. Independent thinker, capable of conceptualizing conclusions using diligent analysis and relating them to customers, peers, and executive management. People oriented team player and leader. Highly adept in communication with diverse internal and external relationships.

EXPERIENCE

Commerce Bank

Vice President, Portfolio Manager

Des Moines, IA
March 2018—Current

Manage and service the Iowa commercial portfolio providing point person relationship management in partnership with the Iowa Team Leader for customers with annual sales of \$50MM-\$200MM+, co-coordinating their multi-product and services with internal partners. Expand, build, and maintain strong customer relationships resulting in high level of customer satisfaction. Coordinate loan documentation, terms negotiation, loan renewals and reviews, and loan closings with Team Leader and internal and third-party support teams. Cross sell cash management, accounts payable and accounts receivable management, purchasing card, Trust, international business, and wealth management solutions to clients in all industries. Provide expertise for local commercial real estate loan transactions. Facilitate the Bank's local community and philanthropic endeavors.

Bankers Trust

Commercial Real Estate Relationship Manager AVP

Commercial Portfolio Manager III, Officer

Commercial Credit Analyst II

Des Moines, IA
September 2014—February 2018
December 2012—September 2014
Dec. 2004—June 2005

Managed a portfolio with commitments of \$131MM and outstandings of \$112MM as main contact for 10 major borrowing groups. Prepared and negotiated tailored proposals of high-quality financing solutions for both current customers and prospects for all real estate product types: retail, office, industrial, multifamily properties and other income-producing real estate. Underwrote, structured, documented and originated \$500M-\$20MM+ credit facilities for construction financing, bridge financing, acquisition financing, term financing, refinancing, SWAP financing. Personal credit authority of \$75M.

Co-Founder and Co-Chair of Bank's Go Green Sustainability Committee 2015-2017 (Advisor 2018) charged to carry out the Bank's initiative to build a sustainable culture. Led the Committee in short-term and long-term strategic planning, third party vendor collaboration, budgeting, and executive presentation to prioritize and successfully execute identified sustainable short-term and long-term initiatives. Mentored intern group of 10 in 2014 to develop the Bank's Go Green Program; mentored the 2015 intern group to develop a comprehensive Stream Line Recycling program individualized for each Bankers Trust location in the Des Moines metro area with responsibility of implementation by 2016 year-end.

Co-developed a comprehensive Excel based commercial real estate [CRE] underwriting tool complete with rent roll turnover analysis, income approach valuation based on direct cap and discounted cash flow with input of specific variables, and sensitivity analysis, which was implemented Bank-wide for CRE underwriting and analysis. Developed executive and examiner quarterly reports of global cash flow and sensitivity analysis of one of the Bank's largest CRE borrowers with commitments exceeding \$130MM and property holdings of \$175MM.

Liberty Bank

Commercial Underwriter II, AVP

West Des Moines, IA
November 2010—December 2012

Underwrote and structured commercial real estate TDR loans. Provided leadership for Bank portfolio retro asset review and write-off project to determine retro balance sheet and income statement adjustments for two fiscal years for over 50 commercial real estate loans and OREO properties. Provided leadership for Credit Department processes and procedures redevelopment project to revise the Bank's credit policy and redevelop and implement the Bank's credit approval template to create greater efficiencies. Developed an Excel based comprehensive global debt service tool implemented for use Bank wide.

Provided portfolio analysis to support packaged loan portfolio sales of \$20MM-\$100MM to other financial institutions. Provided leadership and technical expertise to credit underwriting staff of four including coaching and training of junior underwriters and oversight of production and delivery of the Bank's Board reports.

Supported commercial lenders with timely underwriting, portfolio management, appraisal and collateral review, and completion of loan proposal and approval packages for credit facilities ranging from \$100M-\$6MM for commercial, commercial real estate, and agricultural customers with aggregate facilities of \$500M-\$8MM, assets of \$500M-\$100MM+ and annual sales of \$500M-\$300MM+ working directly with commercial lenders and senior credit team.

De Lage Landen - Agricredit

Senior Account Manager

Lead Sr. Credit Analyst

Sr. Credit Analyst

Johnston, IA

April 2010—October 2010

August 2009—April 2010

June 2005—August 2009

Built, maintained, and enhanced customer relationships as the primary contact for 150+ commercial accounts with credit facilities ranging from \$100M-\$25MM with regional portfolio of \$122MM in facilities, directing collaboration between customers, third party vendor partners, and internal staff teams to effectively maintain and manage portfolio's customers' account balances, annual reviews, and insurance coverage on financed inventory to within pre-established benchmarks. Provided support for interim Commercial Finance Manager for daily work flow, development and implementation of streamlined procedures, as well as provided leadership for a department of 15 in his absence.

Directed workflow and pipeline of agricultural short line and direct line floor plan financing credit underwriting for a group of six team members and provided leadership in department manager's absence. Voting member of loan committee responsible for developing and reviewing credit policy changes, reviewing and monitoring compliance and risk reports, and reviewing inventory finance, consumer, and vendor credit proposals from \$1.5MM-\$25MM+ with group credit authority of \$3.8MM. Provided support to Credit Manager to manage largest international inventory finance vendor portfolio of \$90MM including managing and authorizing daily over line requests and collaborating directly with vendor's management team and internal sales staff.

Assisted Credit Manager with hiring of 2 new employees and led development and implementation of training materials and procedures for new employees and existing credit group members. Utilized advanced Excel skills to develop, manage, profile, and report on inventory finance portfolio composed of 1,000+ clients with total portfolio of \$200MM+. Led collaboration with IT business analysts for project design, development, management, and implementation of systems' changes.

Developed portfolio management procedures and reporting for initial AGCO Finance [AFC] floor plan financing portfolio for entire AGCO dealership network working closely with senior Agricredit credit manager, AGCO executive management, and other internal stakeholders. Responsible for ongoing \$150MM portfolio trend, risk, and non-accrual analysis, monthly reporting for all stakeholders as well as monthly portfolio Management Dashboard reporting for AFC and AGCO executive management.

Underwrote new inventory finance proposals and annual reviews for \$100M-\$8MM facilities employing credit and risk analysis, analysis of third-party reports, spreading tools, scorecard and rating models, and oral skills directly with vendors, clients, and prospects and assigned credit grades. Presented finance proposals to credit committee (\$500M personal credit authority.)

Commerce Bank, Kansas City, MO

Aug. 2003—Dec. 2004

Successfully completed the Credit Trainee Program while responsible for underwriting and preparing borrower reports for Sr. Loan Committee with credit facilities ranging from \$500M-\$250MM+. Placed with the Commercial Real Estate Lending Group as a lender in the Single-Family Builder and Developer division within 15 months. Managed a portfolio of 20+ borrowers with facilities ranging from \$500M-\$20MM+ and commitments of \$500M-\$40MM+. Actively prospected and cross sold other bank products including credit card, cash management, and wealth management products via internal referral program.

EDUCATION

Iowa State University: Bachelor of Science, Major: Finance, Cumulative G.P.A. 3.90/4.00