

Roger D. Johnson, CMB, M.S.

Roger D. Johnson CMB, M.S., is a Professor of Practice of Finance, at the School of Business and Leadership, Our Lady of the Lake University, San Antonio, Texas. Professor Johnson has Public Sector experience with the Federal Deposit Insurance Corporation (FDIC) in Bank Resolutions and Receiverships; County Government in Real Estate Zoning; and in the Private Sector, in Executive Management in banking with Citicorp, PNC Bank, JPMorgan Chase, and BancPLUS Mortgage Corporation.

Education

- Master of Science, Management, University of Arkansas.
- Bachelor of Science, Economics, Eastern Michigan University.
- Postgraduate studies in Economics, Wayne State University.

Professional Licenses and Certifications

- Contract Oversight Management, George Washington University.
- Mortgage Brokers' License, State of Texas.
- Group 1 Insurance License, State of Texas.
- Series 6, 63, and 65 Securities License, State of Texas.
- Certified Mortgage Banker, Mortgage Bankers Association of America.

Disciplines

- Executive Level Management (CEO, COO, CAO, Director).
- Community, Commercial, and Investment Banking.
 - All facets of Administration and Operations.
 - Technology
 - Mergers and Acquisitions.
 - Asset Sales; Stock Sales; Debt Offerings.
 - De Novo Startups, Pro-forma Financials'.
 - Business Operations and Administration
 - Budgeting - Revenues, Expenses; Assets and Liabilities; Audit.
- Investing – Securities, Bonds, Stocks, Mutual Funds, ETFs.
- Bank Resolutions and Receiverships.
- Real Estate – Construction, Zoning.
- Higher Level Educational Instruction, Business and University.

Career Experience

- **Management** – Thirty+ years in the Banking/Financial Services Industry in both the private and public sectors with Citicorp, PNC Bank, JPMorgan Chase, BancPLUS Mortgage, and the FDIC.
 - Twelve years Executive Management (Chairman, President, Director, CEO, COO, CAO).
 - Eight+ years – Senior Vice President, Vice President.
 - Seven+ years - Assistant Vice President and Manager.
 - Six years – Receiver-in-Charge / Closing Manager at FDIC
- **Teaching** - Seventeen+ years as a university instructor – (Our Lady of the Lake University, San Antonio, TX.)
 - Adjunct Professor and Visiting Professor.
 - Professor of Practice of Finance.
 - Instructor in Finance, Economics, Business Administration, and Management.
- Six years – County Real Estate Zoning Commissioner
- Two years – Military, Vietnam Era Veteran.

Teaching Experience

Teaching Philosophy: I follow the Realism Philosophy of teaching. The realist teaching philosophy states that reality and the mind's perception of it are separate phenomena. There are objective truths and values, my goal of education is to promote rational modes of thought to uncover what truth is. I try to focus on teaching critical thinking and scientific methods. By these means students can overcome their preconceptions and biases and approach a more logical perception.

From my experience in banking, finance, and economics, I share real expectations and requirements of being in management functions in the business world.

Teaching Experience: Our Lady of the Lake University, San Antonio, Texas, Adjunct Professor/Visiting Professor/and Professor of Practice of Finance.

- Undergraduate Courses:
 - Business Administration
 - BADM 3351, International Business
 - Economics
 - Economics 2301, Principles of Economics I.
 - Economics 2302, Principles of Economics II.
 - Economics 3310, International Economics.
 - Economics 3330, Financial Institutions and Markets.
 - Economics 3341, Managerial Economics
 - Economics 3350, Economics of Labor.

- Finance
 - Finance 3310, International Finance
 - Finance 3321, Financial Management.
 - Finance 3330, Financial Institutions and Markets.
 - Finance 3341, Intermediate Corporate Finance.
 - Finance 4350, Investment Analysis.
- Management
 - Management 3350, Principles of Management.
- Graduate Courses:
 - ACCT 8380, Sustainability in Accounting
 - Finance 8321, International Finance.
 - Finance 8323, Financial Markets and Institutions
 - Finance 8329. Corporate Finance
 - Management 8334, Management Theory and Decision-Making Process

Military/Banking/Employment History

Military:

- U.S. Army, 1971-1973

Banking, Financial Services:

- Citicorp, Southfield, MI, 1973-1976.
- PNC Bank / CityFed Financial Corp., Springfield, OH, 1976-1988.
- Manufacturers Hanover/Chemical Bank, Deerfield Beach, FL, 1988-1992.
- BancPLUS Mortgage Corp., San Antonio, TX, 1992-1995.
- Community National Mortgage Corporation, San Antonio, TX, 1996-1999.
- FundAmerica Capital, LLC, San Antonio, TX, 1999-2001.
- New England Financial / Lincoln Financial, San Antonio, TX, 2001-2003.
- GMAC Mortgage Corp., San Antonio, TX, 2003-2005.
- First United Bank & Trust, Durant, OK, 2005-2006.
- Federal Deposit Insurance Corporation, Dallas, TX, 2009-2015

Teaching:

- Our Lady of the Lake University, San Antonio, TX, 2001-2009.
- Our Lady of the Lake University, San Antonio, TX, 2015-Present.

Professional Memberships

- Future Business Leaders of America, State of Texas – State Judge
- Greater Deerfield Beach, Florida Chamber of Commerce, Vice Chairman Administration, and Operations, and Chairman elect.
- Greater Fort Lauderdale Chamber of Commerce, Trustee.
- North San Antonio Chamber of Commerce.
- Mortgage Bankers Association of America.
- Ohio Mortgage Bankers Association.
- Texas Mortgage Bankers Association.
- Northridge, Ohio Jaycees – Vice President, President, and Chairman of the Board.

Recognition and Honors

Federal Deposit Insurance Corporation:

- International Banking Presentations to the central banks of the Philippines, Korean Deposit Insurance Corporation, Malaysia, Japan, and Ukraine.
- Co-Author, Training Manual, RIC and Closing Manager Responsibilities.
- Co-Author, Bank Closing Process, FDIC Experience, Managing Crisis II.
- Instructor, Commissioned Employee Program, Overview of Bank Closings
- Instructor, Receiver-in-Charge and Closing Manager, Failed Financial Institutions.
- Mission Achievement Award, Receiver-in-Charge, Doral Bank Closing.
- Star Award, Instructor, Presentation, Branch Manager Duties.
- Star Award, Team Lead, Bank Closings' Lessons Learned - Banking Crisis.
- Star Award, Retention and Retrieval, Final Strategic Resolution Plans.
- Star Award, International Visitors Program Speaker.
- Star Award, Author, Closing Administrative Assistant Guide.
- Star Award, Strategic Resolution Plan Development.
- Public Service Excellence Award, Banking Crisis.
- Public Service Excellence Award, Banking Crisis.

Other:

- Community Leadership Academy Graduate, Chamber of Commerce, Springfield, Ohio.

Military:

- Selected Squad Platoon Sergeant, Basic Training.
- Post Honor Graduate, U.S. Army, NCO Leadership Training.
- NCO of the Quarter, Runner-up, USAREUR.

Government Service and Professionally Related Community Activities

Government Service:

- Federal Deposit Insurance Corporation (FDIC).
- County Zoning Commissioner, Clark County, Ohio.
- U.S. Army, USAREUR, Vietnam Era Veteran, Discharged Honorably.

Community Service:

- Sonoma Ranch HOA, President and Treasurer, Director 2023-2024
- Sonoma Ranch HOA, Treasurer and Director, 2016-Present.
- Association of Parkinson' Disease Association (APDA), San Antonio, TX.
- Punchout Parkinsons' Disease, non-profit training and boxing organization, San Antonio, TX.
- State Judge, Future Business Leaders of America, State of Texas, 2017
- Chamber of Commerce - Springfield, Ohio; Deerfield Beach and Ft. Lauderdale, Florida, and San Antonio; Texas.
- United Way - Springfield, Ohio; Deerfield Beach, Florida; and San Antonio; Texas.
- Santa Rosa Children's Hospital, San Antonio, Texas.
- Junior Chamber of Commerce (Jaycees), Springfield, Ohio.