

S. T. "Sie" Kamide
3690 West Gandy Blvd #172
Tampa, Florida 33611

CAREER HIGHLIGHTS

- Private industry experience
 - Interim/Chief Financial Officer for five companies totaling ten years.
 - Minority ownership in a privately held specialty glass company; managed fabrication sales division resulting in a sales increase of 50% over two years.
 - Negotiated and structured sale of a significant minority interest to Private Equity for a SAAS Company
 - Negotiated and structured multiple acquisitions of Private companies in Construction Industry
 - Successfully negotiated and structured successful resolutions for multiple bank workouts with private companies
 - Successfully integrated multiple billing, accounting, payroll and expense platforms for multiple companies
 - Successfully reorganized the accounting department and redesigned the billing process of a \$100MM environmental company resulting in reduced FTE and \$5MM in improved cash flow via regionalization of job functions, upgrades to the accounting platform and implementation of improved internal controls.
 - Prepared monthly financial statements, annual budgets, performed monthly variance analysis and managed bank relations.
 - Raised \$2 million in capital in a preferred stock offering for a \$100MM environmental company.
 - Managed overall strategic initiatives resulting in improved cash flow and improved organizational efficiency.
 - Consulting engagements
 - Chief Financial Officer
 - Strategic planning
 - Turn around management
 - Debt placement
 - Capital formation
 - Problem asset resolution
 - Capital solutions for bank holding companies
 - Bank Loan Review
 - Bank Appraisal Review
- Chief Financial Officer
 - Restocon Corporation May 2019 to present
 - Faour Glass Technologies January 2019 to present
 - Tops Software March 2016 to May 2019
 - Rhyno Glass LLC January 2014 to present
 - NSG Glass Inc January 2014 to December 2020
- Risk Management and Credit Policy
 - Up to \$5MM individual signature credit authority
 - Chairman of various loan committees
 - Authored multiple credit policy and procedure manuals for multiple banks
 - Organized and managed multiple credit departments
 - Member of multiple due diligence teams in conjunction with prospective acquisition of banks.
 - Extensive problem asset resolution experience involving foreclosure, replevin, bankruptcy, mediation and DIP financing
 - Managed efforts resulting in \$200MM reduction of non-performing assets of a bank over an eighteen month period.
 - Underwrote and provided credit decisions on over \$2 Billion of commercial and real estate loan transactions.
- Commercial and Community Banking
 - Executive Officer of a public company for five years
 - Established de novo region of a community bank resulting in loan and deposit growth of \$60 million and \$45 million, respectively in three years. Developed strategic market plan, recruited board of directors, hired staff, and acquired, developed and built branches.
 - Managed opening of de novo Florida office of largest correspondent bank in the United States, growing loans and deposits \$60 million and \$100 million, respectively, in two years. Developed infrastructure, market plan and staffing to successfully provide correspondent banking services to over 60 community banks throughout Florida.
 - Drafted and implemented strategic plan for a bank resulting in loan and deposit growth of 35% and 30%, respectively in one year.
- Asset Based Lending and Commercial Finance.
 - Successfully funded over 50 LBO transactions exceeding \$500MM utilizing senior secured debt, senior unsecured debt with warrants in conjunction with mezzanine financing and equity from private equity groups, private investors and various equity and mezzanine funds.
 - Extensive experience in participated and syndicated loans.
 - Top producer in asset-based lending group originating \$150 million in asset-based loans over a six-year period.

EXPERIENCE

Kamide and Associates (Consulting) <i>Principal</i>	March 2012 to present
TD Bank through acquisition of Mercantile Bank <i>Senior Vice President and Market Senior Credit Officer</i>	April 2009 to March 2012
First Community Bank of America <i>Region President</i>	April 2004 to January 2009
Handex Environmental <i>Interim CFO</i>	June 2003 to March 2004
First Commercial Bank of Tampa Bay <i>Chief Operating Officer and Senior Credit Officer</i>	March 2002 to June 2003
The Bankers Bank of Georgia <i>Senior Vice President and State Coordinator</i>	February 2000 to February 2002
SouthTrust Bank <i>Group Vice President and Team Leader for Asset Based Lending</i>	April 1993 to February 2000
Fortune Bank <i>Vice President and Credit Department Manager</i>	December 1991 to April 1993
Faour Glass Technologies <i>Executive Vice President</i>	November 1989 to December 1991
First Union National Bank <i>Vice President and Senior Credit Administrator</i>	November 1987 to November 1989
NCNB National Bank of Florida <i>Vice President and Commercial Banking Manager</i>	August 1983 to October 1987
Marine Midland Bank, N.A. <i>Commercial Finance Officer</i>	July 1979 to August 1983

PROFESSIONAL and COMMUNITY ACTIVITIES

• Treasurer-Baring our A\$\$ets for Colon Cancer	
• Treasurer and Founding Director-ACG Tampa Bay-Central Florida Chapter	1997 to 2001
• Chairman-Tampa Bay Risk Management Association	1995 to 1996
• Director-Orlando Neighborhood Improvement Corp.	1988 to 1989
• Leadership Orlando	1987
• Interbay YMCA Board of Directors	1983 to 1986
• Tampa Connection	1986
• University of Tampa Board of Fellows	2005 to 2012
• Downtown Tampa Rotary Member	2003 to 2009
• Vinoy Club Tennis Committee	2002 to 2009
• Director-Faour Glass Technologies	2002 to 2009
• Director-Handex Holdings, Inc	2001-2006

EDUCATION

St. Lawrence University
B.A. Economics May 1979
Minor Concentration in Accounting
Economics National Honor Society
North Country Scholar

State University of New York at Buffalo
Completed 21 hours Graduate MBA Courses
September 1980 to December 1982