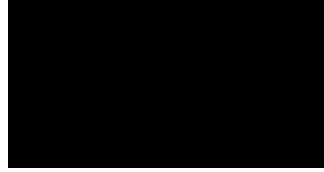


Ron Tilton

Active Retirement, formerly President of FirstBank

January 2026



Opening Statement

With a career built on executing strategic initiatives and developing high-performance cultures, I've had the privilege of contributing to one of the most successful banking institutions in the country. Over more than three decades, I've guided teams through growth, transformation, and complex decision-making with a focus on disciplined execution and long-term value. I'm now ready to bring that experience to board service, helping organizations strengthen governance, navigate challenges, and build leadership capacity. My background in risk management, talent development, and strategic planning positions me to provide thoughtful oversight and steady judgment at the board level.

Executive Summary

Ron Tilton, retired President of FirstBank, brings more than 36 years of leadership experience in banking, governance, and strategic development. During his tenure, FirstBank grew into Colorado's largest bank and the third-largest privately held bank in the United States, serving more than one million customers and a broad shareholder base. His leadership helped expand operations across Colorado, Arizona, and California, growing the workforce to over 3,000 employees.

Ron began his career in 1985 as a Management Trainee and advanced quickly, gaining deep expertise in banking operations, commercial real estate, and complex client relationship management. As President from 2017 to 2021, he guided the bank's strategic direction, capital budgeting, governance, and talent development. He also played a key role in financing major projects including Wynkoop Brewing, the Denver Dry, Union Station, and Maryland Creek Ranch.

Beyond his corporate leadership, Ron has devoted much of his career to board service, applying his financial and governance expertise across nonprofit and for-profit organizations. He currently serves on the boards of Johnson Storage & Moving, Citizens State Bank, and the Denver Urban Renewal Authority. His past service includes leadership roles with Junior Achievement Rocky Mountain, the St. Joseph Hospital Foundation, the Metro Denver Chamber of Commerce, and the Colorado Business Hall of Fame Selection Committee. He has also served as a Commissioner on the Colorado State Banking Board and contributed to numerous community-focused organizations.

Ron's expertise spans governance, strategic planning, financial oversight, and stakeholder engagement. He excels at guiding organizations through complex financial decisions, fostering long-term growth, and creating positive community impact. He is strongly committed to

environmental, social, and governance (ESG) principles, with a particular focus on supporting minority communities and advancing sustainable business models.

He holds a Bachelor's degree in Economics and Finance from Kansas State University and is a graduate of the ABA Bank Compliance School and the Pacific Coast Banking School. Ron is passionate about mentoring emerging leaders and serving the communities where he lives and works.

Outside of his professional commitments, Ron enjoys snow skiing, golf, fly-fishing, and bird hunting. He and his wife, Susan, live in Denver and have three grown children.

Partial list of previous community involvement:

- Junior Achievement – Chair of the Board & Classroom Instructor
 - St. Joseph Hospital Foundation – Board Member
 - Parent Pathways – Board Chair
 - Urban League – Board Member
 - Del Norte Housing – Treasurer
 - Denver Area Boy Scouts – Board Member
 - Denver Civic Ventures – Board Member
 - Downtown Denver Partnership – Treasurer & Executive Committee
 - Colorado Lending Source (an SBA 504 nonprofit loan company) – Founding Board Member
 - Denver Metro Chamber of Commerce, board member
 - Colorado Business Hall of Fame Selection Committee (4 years?)
 - Colorado State Banking Board Commissioner (2019-2021 (need exact start date))
 - Colorado Predatory Lending Task Force
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Career Path and Personal Development

My first and only career role was with FirstBank.

In June 1985, just one month out of college, I began my career in the Management Trainee program at FirstBank. One of the key attractions to the company was its emphasis on training me in all aspects of banking operations. I started at a suburban office, where I learned bank operations, managed a small team, and gained experience in consumer and small business lending. Additionally, I rotated through roles as Compliance Officer and Security Officer for the Market. By 1992, I had attended both the ABA Bank Compliance School and the Pacific Coast Banking School.

In February 1991, I transferred to the downtown Denver Market, which had opened in 1989. This new market presented an opportunity to develop business in the core commercial area of Denver. I honed my skills in managing complex commercial relationships and became the primary banker for many of the bank's largest accounts. Notably, I served as the banker for several iconic projects with the State of Colorado.

In 1998, I was promoted to Downtown Market President. At that point, the Market had grown significantly in terms of staffing, branches, clients, deposits, and loan portfolios.

In 2006, I was invited to join the company's initial Executive Team, alongside the CEO, President, COO, and other Market Presidents. By this time, the bank had grown to \$10 billion in assets and over 2,000 employees with a presence in Colorado, Arizona (since 2007), and the Coachella Valley in California. As a member of the Executive Team, I was responsible for overseeing half of the business markets in Colorado. In 2017, I was promoted to President of FirstBank, reporting directly to the CEO and Board of Directors. After a fulfilling nearly 36-year career, I retired in February 2021.

Throughout my career, I participated in key internal committees, including the Loan Committee, Audit Committee, and Funds Management Committee (focused on asset & liability management, investments, and interest rate risk). I also progressed from managing internal audits to interacting with external banking regulators from major agencies.

One of the greatest benefits of my role was the opportunity to analyze thousands of businesses and investor profiles, which strengthened my financial acumen. My governance skills were developed both through my leadership roles at the bank and my external board experiences. I consistently served on 2-3 nonprofit boards simultaneously, often stepping into leadership roles such as Board Chair, Governance Committee Chair, and Treasurer.

Key Areas of Expertise:

Executive Leadership:

- Member of FirstBank's Executive Team (2006–2021)
- Led complex loan workouts, collaborating with borrowers and external federal bank examiners
- Oversaw marketing evolution from print/TV to social and digital platforms
- Public Relations experience
- Prioritized projects, with a focus on IT projects and cybersecurity initiatives
- Led succession planning and talent development programs
- Extensive experience with H/R management, compensation/bonus structures, career path development, and performance evaluations

ESG & DEI:

- Champion for "Banking for Good" initiatives, focusing on minority lending teams and promoting profit-driven growth

- Extensive CRA (Community Reinvestment Act) compliance experience, particularly in serving low- to moderate-income families
- Deep commitment to community support organizations, including those focused on housing and education

Credit Analysis & Risk Management:

- Decades of experience in financial underwriting and credit review across diverse businesses and investment opportunities
- Led the development of the Credit Department and the Chief Credit Officer role at FirstBank
- Chaired the internal Bank Credit Committee, overseeing credit quality and risk management

Governance & Board Leadership:

- Extensive experience with bank and nonprofit boards, including Audit and Compensation Committees
- Served on the State Bank Board, including participation in open/public meetings
- Board leadership at Denver Urban Renewal Authority (appointed by Denver City Council and Mayor's Office)
- Chair of the Governance Committee for the Metro State University Foundation

Business Development:

- Led the bank in business and sales development, guiding commercial growth and team leadership
- Oversaw mentorship programs and the development of large-scale sales training initiatives
- Played a key role in adopting Salesforce for tracking business development and project conversion

Leadership & Compensation:

- Participated in executive team decision-making regarding compensation, ensuring equitable pay and aligning bonus & stock compensation structures

Commitment to Diversity & Impact:

Throughout my career, I took immense pride in fostering an inclusive environment through DEI initiatives. At FirstBank, this was particularly evident in our efforts to serve minority communities, align business objectives with social good, and maintain financial stability.