

Jimmy Frank

JFrank@BL-Solutions.com

SUMMARY OF QUALIFICATIONS

Commercial banking professional with over twenty years experience in credit analysis, underwriting and collections. Known for creative problem solving and strong quantitative & qualitative analytical skills. Demonstrated ability to gather information, evaluate and make informed strategic business decisions. Noted for ability to develop strong business relationships with Clients and Brokers.

PROFESSIONAL EXPERIENCE

CITIZENS BANK, Oregon City Branch

2011 to 2016

Commercial Loan Officer, Assistant Vice President

- Responsible for business development and managing a commercial loan portfolio.
- Working closely with Branch Manager to ensure that all branch goals, budgets and objectives are properly planned and met.
- Responsible for the credit evaluation and full underwriting of commercial real estate loans (O/O & Investment) and C&I lending.
- Responsible for monitoring and reviewing current loan files based on annual tax return cash flow analysis. Making risk rating adjustments as appropriate and preparing loan files for internal and external audit purposes.
- Community involvement in terms of weekly early morning meetings with the Oregon City Chamber of Commerce. Loan referrals received from the Clackamas Small Business Development Center. Graduated from the Clackamas Community Leadership Program. Involved with a weekly Chess Club for a non-profit organization, Parrott Creek Child & Family Services in Oregon City. They reach out to troubled teens in need of intervention.

STERLING SAVINGS BANK, Portland Commercial Banking

2005 to 2011

Commercial Banker

- Responsible for managing a twenty million dollar commercial loan portfolio consisting of Owner occupied Commercial Real Estate, Commercial & Industrial, SBA 504 & 7(a) loan products and Investment Property CRE lending.
- Conducting annual renewals on various commercial line of credit facilities & responsible for monthly or quarterly monitoring of asset-based A/R & Inventory lines of credit and annual term loan reviews.
- Performing full Executive Summary / Credit Loan Request write-ups underwriting new LOC, commercial real estate & term loan requests within Safe and Sound credit policy parameters.

- Responsible for accurately interpreting financial statement spreadsheet analysis in Moody's, Paul Buker's Tax Analysis and conducting comprehensive, in depth financial statement and industry trend analysis.
- Responsible for all marketing and sales of current borrowers, new business development, deposit gathering, treasury management services and merchant services in the greater Portland-Vancouver area.

ALLCO LEASING & FINANCIAL SERVICES, Lake Oswego, OR 2001-2004
Credit Analyst & Sales Manager of Broker Services

- Responsible for conducting thorough credit investigations on commercial equipment lease/loan transactions ranging from \$100,000 to \$800,000.
- Performed financial statement spreadsheet analysis.
- Responsible to making prudent underwriting credit recommendations to credit officers.
- Responsible for developing new business Broker relationships.

TEXTRON FINANCIAL CORPORATION, Lake Oswego, OR 2000-2001
Credit Analyst

- Responsible for underwriting commercial equipment leases/loans under a credit scorecard environment.
- Had \$75,000 in credit authority.
- Assisted Vice President of Credit with special portfolio sale projects as assigned.
- Implemented corporate credit policy with both commercial broker and commercial vendor direct relationships.
- **In year 2001, Textron Financial Corp. elected to exit and close down their entire broker division and laid off all employees.**

ADVANTA LEASING SERVICES, Lake Oswego, OR 1999-2000
Credit Analyst

- Responsible for underwriting commercial equipment leases/loans under a credit scorecard environment.
- Had \$50,000 in credit authority.
- Performed financial statement spreadsheet analysis utilizing an Excel based spreadsheet.
- Recognized for low error rate and excellent communication with commercial brokers.
- **In year 2000, Advanta Leasing elected to exit and close down their entire leasing division and laid off all employees.**

GE CAPITAL COLONIAL PACIFIC LEASING, Portland, OR 1990-1999

Credit Analyst

- Responsible for extending commercial credit equipment leases/loans under a credit scorecard environment.
- Had \$150,000 in credit authority in last few years.
- Implemented corporate credit policy with all commercial broker relationships.
- Trained and developed new Credit Analysts in last few years.
- Individual aged portfolio reflected consistently low charge-off/delinquency levels.

***Regional Collection Supervisor* 1987-1990**

- Responsible for minimizing portfolio delinquency and write-offs.
- Made recommendations in assigning accounts to litigation and collection accounts.
- Managed three collectors and assisted in writing and conducting annual performance evaluations.

ADDITIONAL RELEVANT EXPERIENCE

Collection Specialist and Portfolio Administrator at Pitney Bowes Credit Corporation in Torrance, CA

Branch Representative/Manager Trainee and Collection Office Representative at Household Finance Corporation in Cerritos, CA

EDUCATION, TRAINING & HOBBIES

Mary Mount Palos Verdes College, Two Years
Clackamas Community Leadership Program Graduate
Moody's Commercial Lending Program
Financial Tools Cash Tax Spreadsheet Program and Paul Buker's Tax Analysis Program
RMA Seminars and Classes
Clarity Training (Treasury Management Merchant Services Training)
National Association of Credit Managers, Financial Statement Analysis II
Dun & Bradstreet, Credit and Financial Analysis
Dale Carnegie, Sales Advantage graduate
Toastmasters, current member of Oregon City Chapter
Chess for Success (Non-Profit) Volunteer with Elementary School children
City Councilor for the City of Wood Village, OR.
Internet Speed Chess Expert/Master