

SVP, BUSINESS BANKING

Executive Profile

Executive Banker with experience in all facets of banking: growth strategy (retail and commercial); operations; business development; and sales and marketing, all with an entrepreneurial spirit. A macro-level thinker with a proven track record for structuring and negotiating sound, credit-worthy business and building strong teams, able to meet company-wide financial goals.

Professional Experience

July 2015

to

Current

Company Name City , State SVP, Business Banking

AUB was founded in 2006 by a diverse group of Los Angeles-based entrepreneurs whose vision included serving the banking needs of small- and medium-sized businesses in metropolitan Los Angeles and its surrounds.

- Directly responsible for the Bank's Business Banking Group a \$55 million production P/L budget - CRE; C&I; Asset Based Lending and SBA.
- Manage the Bank's Private Banking (high-net-worth) clientele portfolio totaling some \$75 million.
- Supervise the credit administration process at the BBG level.
- Quickly assess a financial package that is highly complex and contains numerous sources of cash flow.
- Responsible for the strategic sales plan, marketing, and hiring of staff.
- Oversee training and monitor team performance to instill and maintain the integrity of the business development process.
- Present monthly sales and forecast, reporting directly to the board of directors.
- Manager FIVE commercial (CRE, C&I & SBA) branches with a staff of six business development officers.
- Advance the Bank's image as its community representative and foster an environment of accountability, excellence, collaboration, and fiscal responsibility.

January 2012

to

July 2015

Company Name City , State SVP, Administration/Operating/Finance

Pan American Bank opened its doors in 1964 with the mission of serving the under-served and under-banked consumers and small businesses. The bank is a CDFI, MDI, Minority Owned as well as SBA certified.

- Successfully merged and negotiated the Bank's merger with Finance & Thrift via a reverse stock split acquisition.
- Successfully raised \$6.4 million in CRA via equity capital (SPA) stock purchase agreement - July 2014.
- Led the Bank's cost restructuring by decreasing headcount by 29%, selling two of the three branches, and netting \$1.1 million in capital proceeds, saving the bank \$637 thousand annually.
- Led the Bank's business development and SBA certification program, affording a \$9.2 million loan growth.
- Responsible for the Bank's community outreach programs, and all of its marketing and sales strategy.
- Cut vendor costs by \$97 thousand in first sixty days of employment by eliminating/negotiating contracts.
- Developed key community 501c3 partnerships, affording \$1.1 million loan growth.
- Managed the Bank's community reinvestment objectives through technical assistance and understanding credit.
- Implemented the Bank's new ALLL methodology, affording a \$125 thousand provision in 2013, versus a combined \$2.4 million provision for 2012 and 2011.
- The Bank recognized profit for the first time in six years: \$404K in 1Q2013.
- Responsible for reporting the quarterly ALM to the board and member of the audit/Compliance/ALM committee.
- Led contract negotiations with Jack Henry, bank's core system, affording the bank \$129 thousand in savings while adding new technology: mobile banking; on-line banking; Check 21; Yellow Hammer; and COGNOS.
- Led and managed the Bank's 2013 budget and presented to the board of directors.

July 2007

to

December 2011

Company Name City , State President

Primavera Capital provides consulting services to middle-market companies requiring corporate finance advisory, access to capital, debt restructuring, and effective business plans. Toltec financial, a consumer retail finance company, lending in the consumer segment, secured/unsecured category.

- Developed new market (B2B), generating sales of \$750K in the first four months.
- Successfully developed the wholesale market segmentation strategy that led to an increase in monthly sales of \$125K.
- Created working capital KPIs for client which led to company savings of \$323K in just one year.
- Responsible for the annual operating plan (AOP) and execution of all company-wide financial goals.
- Successfully hired and trained all staff and set quarterly sales goals in a bi-lingual business environment.
- Responsible for the monthly P/L forecast, sales goals, and monthly presentations to the board of directors.
- In charge of analyzing market conditions, developing marketing strategies, and recommending changes to the board of directors in order to

maximize profit.

- Packaged and negotiated terms and conditions on a \$500K (line of credit) for an un-bankable client.
- Promoted company's services and discussed market trends through public speaking engagements.
- Effectively structured all vendor/partnership agreements in order to grow revenue and market share.
- Responsible for obtaining all state regulatory licensing - California Finance Lenders Law.
- Developed all consumer programs and marketing material, in both English and Spanish.
- Established key relationships with the SBA and other financial institutions for their financial support and technical assistance.

February 2006

to

July 2007

Company Name City , State EVP, Business Development/Emerging Markets

Community Bank Ventures is a privately held, professional service firm with a national presence that serves new and existing community banks. Community Bank Ventures consults on the regulatory process of new bank formation, strategic planning, recruitment of senior management, IPO's, second offerings, mergers and acquisitions, project management and market analysis.

- Responsible for CBVs business development of all de novo banks.
- Negotiated a key partnership with a broker dealer to execute all CBV offering and M&A transactions.
- Assisted in raising \$48 million capital for the formation of two de novo banks.
- Delivered weekly presentations to key community business leaders and high net-worth investors.
- Developed annual budgets and operational analytics.
- All aspects of accounting and audit, working with Big 4 firm.

March 2004

to

February 2006

Company Name City , State Consultant

- DLC Consulting employs over 150 consultants who are Big 4 CPAs or MBAs from tier one schools with hands on financial experience within Fortune 1000 companies.
- Clients are provided with project execution capabilities in financial planning & analysis, financial systems implementation, process documentation and redesign, as well as project management.
- Saved \$7 million by negotiating foreign exchange currency rates for a Fortune 500 high-tech company by executing key pro forma cash flow analysis involving various monthly average currency rates.
- Spearheaded the Long-Term Incentive Program for a Fortune 500 high-tech company.
- The LTIP was implemented in 2004 to effectively measure senior executives' performance toward year-end results.
- Improved client contractual agreement process between company and its investors, allowing senior management to make faster and more efficient business decisions.
- Wrote client's SEC filings: 10K, 10Q and 8K, including MD&A for a Fortune 500 company.

February 2003

to

March 2004

Company Name City , State Financial Analyst

PBG The Pepsi Bottling Group is the world's largest manufacturer, seller, and distributor of Pepsi-Cola beverages. PBG generates about \$10.5 billion in annual sales with 65,000 employees. It operates in the United States, Canada, Greece, Mexico, Russia, Spain and Turkey.

December 2001

to

February 2003

Company Name City , State Finance Manager

Compass Aerospace is a supplier and manufacturer for commercial and military aircraft delivering precision machine parts with revenues of \$135M, and 775 employees worldwide.

Education

2003

Pepperdine University, Graziadio School of Business and Management City , State Business Administration

1994

California State University, San Bernardino City , State Bachelor of Arts : Business Economics

2013

Pepperdine University, Graziadio School of Business and Management City , State Private Capital Markets

Languages

Speak and write Spanish fluently.

Professional Affiliations

- Chairman of the Board, Ramona's Mexican Food Company, July 2014 to Current.
- Member of the California Bankers (CBA), State Government Relations Committee, September 2014.
- Board Member (March 2011/2012), Big Brother Big Sister, Tustin, CA
- Executive Council, Elected on June 2006 thru 2010 to serve on Pepperdine University, Alumni Leadership Council.

Skills

Accounting,Â banking,Â budgets,Â business development,Â business plans,Â capital markets, cash flow analysis,Â COGNOS,Â consulting, contract negotiations,Â corporate finance, credit,Â debt and equity financing, Essbase,Â finance,Â financial planning & analysis, foreign exchange,Â Hyperion,Â JD Edwards,Â Lotus 1-2-3,Â market analysis, marketing strategies,Â marketing and sales, mergers and acquisitions, access, Excel, Microsoft Office applications,Â Oracle,Â project management, public speaking, recruitment,Â sales,Â strategic planning