

MARCUS SMITH

SENIOR EXECUTIVE | RISK PROFESSIONAL

Senior executive with 20 years of unmatched results! Consistently exceeding goals through leveraging internal and external partnerships, eliminating obstacles and creating processes if none exist. Provides timely analysis to senior management and recommends solutions to improve efficiencies, reduce unnecessary losses and focuses on driving revenue to the bottom line. Demonstrate an entrepreneurial work ethic to contribute meaningfully to business unit revenue generation. Actively manage assigned tasks to ensure team goals are achieved and provide update to executive management on changes needed to achieve goals.

CAREER HIGHLIGHTS

LEADERSHIP

- Highly customer-oriented with ability to be responsive. Exceptional networking and relationship building skills; demonstrated expertise and success in business development, project management and sales process.
- Hired as the first Regional Special Assets Officer for Bank to provide immediate impact to market results by implementing processes and forging an effective action plan adopted across the entire Bank footprint.
- Hired as the first Community Banker in the Charlotte Region leveraging Retail/Commercial background to provide prompt sales solutions
- Ability to effectively present information to executive management and line of business leaders
- Trained commercial and retail lenders on proactive substandard loan identification and resolution strategy
- Identified deficiency in Bank collections process and implemented solutions
- Recruited and hired Regional Credit Officer, Business Banker, and support staff for DeNovo Institution
- Recognized for high employee retention and lowest turnover for 48 consecutive months
- Hired as the first Community Banker in the Charlotte Region leveraging Retail/Commercial background to provide prompt sales solutions

PRODUCTION

- Successfully reduced a problem loan portfolio by \$75 million balancing risk and return over 48 consecutive months
- Produced \$19.8 million in commercial loan production in a new market in one year
- Produced \$17 million in loan production at a DeNovo institution in nine months
- Generated \$10 million in commercial deposit production in less than one year
- Collected over \$950,000 NSF/OD fees income as a Branch Manager in one year

- Provided business development skills training for retail and business banking teams to improve outside calling results
- Increased production results, profitability and referrals as Manager of 4 large bank branches

PROJECT MANAGEMENT

- Successfully led the reduction of a problem loan portfolio from \$85 million to \$10 million while minimizing losses
- Led major asset disposition project for Region with \$10 million reduction of substandard loans producing \$8.7 million payment to Bank in 120 days
- Successfully managed a \$240 million portfolio of the most complex and largest portfolio of problem loans in the bank over 5 year period
- Created a new approval/renewal process for navigating the approvals of substandard credits with credit management
- Negotiated and packaged commercial note sales
- Managed and developed staff of 18 employees to exceeding goals within 5 months

PROFESSIONAL EXPERIENCE

NewBridge Bank
 VP/Regional Special Assets Officer/Commercial Banker
 March 2008 - Present

Develop strategies, processes and plans that enable the team to help clients meet their business goals while achieving the banks goals. Forward thinking leader who solves problems, encourages development, coaches direct report, peers, and trains team to deploy the Banks missions.

Established leader with strong interpersonal skills. Proficient at financial statement analysis, understanding a wide array of businesses and loan structures while simultaneously evaluating the quality and value of business client and/or real estate collateral. Astute at recognizing deteriorating credit conditions, quickly minimizing the Bank's losses with accurate forecasting and prompt credit resolution.

Strong negotiating ability provides excellent communication across all lines of business and successfully garners commitment bank-wide.

Woodlands Bank
 VP/Commercial Banker
 March 2007 - March 2008

Significantly assisted in the opening and employee sourcing to open the DeNovo loan production office. Generated new business opportunities, assisted in underwriting commercial banking and real estate credits of varying complexity, focused on cross-selling of bank financial products, and managed new relationships. Responsible for direct calling with private sector and institutional clients in the coastal region. Quickly became a trusted advisor to clients, identifying needs and recommending appropriate solutions.

Coastal Federal Bank
VP/Commercial Banker/Market Leader
October 2005 - March 2007

Managed portfolio of mid tier commercial banking clients with annual sales from \$5MM - \$50MM. Developed and executed integrated sales strategies to support growth of business customer base and increase the Bank's market share and profitability. Exceeded production and revenue goals each year using targeted deal selection, price negotiation and a laser focus on revenue generation.

Wachovia Bank
AVP/Relationship Manager;
Community Banker; Small Business Financial Specialist;
Sr. Banker; Branch Manager
June 1996 - October 2005

EDUCATION

Pfeiffer University, Charlotte, North Carolina
MBA, Business Administration, 2001

UNC Charlotte, Charlotte, North Carolina
BSBA, Finance, 1996