

Guillermo (“Gil”) F. Flores

1787 Wilson Avenue, Upland, CA • (626) 372-2189
gil.flores@roadrunner.com

Client focused, problem solver. Committed to delivering tailored financial solutions to growing companies.

PROFESSIONAL EXPERIENCE & ACCOMPLISHMENTS

CITY NATIONAL BANK

Senior Vice President, Senior Relationship Manager, *Commercial Banking Group* – City of Industry, CA
(09/17 – Present)

Commercial Banker: Serving middle market clients with revenues ranging from \$20,000,000 to \$500,000,000.

- Leads a team of financial specialists who deliver credit and treasury management solutions for privately held companies in a newly established market.

Results:

- New Commercial loan production to achieve 198% of annual goal
- Achieved year-over-year loan growth to existing clients.
- Over \$1.0M in new Non-Interest income
- Current Portfolio generates \$700K+ (12 Mo.) composed of 14 credit relationships totaling \$93M+ in loan outstanding and \$12M in deposits.

Accomplishments:

- PPP liaison for five offices in region of coverage.
- Board member of the San Gabriel Valley Economic Partnership.
- Peer Coach for team members new to City National Bank.

BANK OF AMERICA

Vice President, Senior Relationship Manager, *Business Banking Group* – Pasadena, CA
(10/12 – 08/17)

Business Banker: Serving middle market clients with revenues ranging from \$5,000,000 to \$50,000,000.

Results:

- Increased assigned portfolio loan volume in 2015 by providing new logo credit accommodations generating over \$900K in new logo revenue in addition to exceeding overall revenue goal.
- Manage and grow a portfolio of 50 relationships with \$80MM+ in outstanding loans generating \$3.6MM in annual revenues.
- Earned Top Gun recognition for 4th Quarter 2014 for outstanding closed pipeline achievement.

Accomplishments:

- Member of the Latino Leadership Team (“LTT”) at Bank of America. The LTT seeks to foster and improve Bank of America’s brand within the Latino business community.
- Co-Chair of largest affinity group focused on team members advancement and personal brand enhancement.
- Peer Coach

WELLS FARGO BANK (08/02 –09/12)

Vice President, Relationship Manager, **Commercial Banking Group** – West Covina, CA
(03/11 – 09/12)

Commercial Banker: Serving middle market clients with revenues ranging from \$20,000,000 to \$500,000,000.

Managed a portfolio of 25 commercial middle market clients with over \$100MM in total commitments and diverse industries including but not limited to manufacturing, food and wholesale goods distribution.

Results:

- Successful track record of income growth via cross sale of rate protection products such as swaps and credit hedges.
- Successful track records of income generation through credit accommodations and treasury management solutions.
- Increased loan outstanding by providing new credit accommodations to supplement borrower's working capital.

Vice President, Relationship Manager, **Capital Finance Group- Asset Based Lending** - Pasadena, CA
(06/04 – 02/11)

Asset Based Lender: Serving middle market clients with revenues ranging from \$20,000,000 to \$500,000,000

As an Asset Based lender, I managed high leveraged credit relationships, assessed borrower's credit risk profile while also seeking opportunities for income growth via cross sale of bank product or fee income opportunities. When deemed appropriate, managed self-liquidations / foreclosures.

Duties included underwriting and recommending new credit facilities as well as underwriting borrower reviews and enhancements of existing credit accommodations. Higher risk Borrower's ongoing credit needs were assessed through close monitoring of collateral performance as well as analysis of financial trends at monthly, quarterly and annual intervals.

Results:

- Successful track record of fee income generation through credit accommodations provided to existing relationships.
- Increased loan balances by providing new credit accommodations to supplement borrower's working capital.
- Successful track record of income growth via cross sale of rate protection products such as credit hedges.
- Proven record of effective credit management and underwriting by working out of declining relationships.

Officer, Credit Analyst, **Capital Finance Group- Asset Based Lending** - Pasadena, CA
(03/05 – 06/04)

Analyzed diverse companies and industries for credit worthiness and presented findings to senior management. Documented loan transactions and/or credit history of customers; Perform research and analysis related to a borrower's industry, collateral performance and management reports.

Officer, Senior Collateral Examiner, **Capital Finance Group- Asset Based Lending**.
(08/02 – 03/05)

Performed collateral examinations on new and existing credit relationships- Examinations were performed in order to monitor collateral performance as well as compliance with loan agreement. The examinations covered various industries ranging from manufacturing to agricultural industries including commodity-trading companies such wheat and steel.

EDUCATION / PROFESSIONAL DEVELOPMENT

University of Phoenix, Pasadena, CA-Bachelors of Science in Business-Accounting-2007

Continued Education Seminars:

- ✓ Loan Structuring (WFB)
- ✓ R/E Fundamentals for Commercial Lenders (WFB)
- ✓ Detecting Problem Loans (WFB)
- ✓ Cash Flow Skills (WFB)
- ✓ Bankruptcy & Workouts (WFB)
- ✓ Consultative Selling Skills (BofA)
- ✓ Board Training; (*Center for Non-Profit Management of Los Angeles*) (BofA)
- ✓ Mindset of the CEO (BofA)

PROFESIONAL ORGANIZATIONS

Board Member: San Gabriel Valley Economic Partnership.