

Mark Kay

Senior Credit Consultant



Experience

Senior Associate, T. Gschwender & Associates, Inc. (Present)

As a bank executive with over 30 years within the commercial lending function, Mark brings outstanding knowledge and experience to his position at TGA. He has an excellent background all types of loans, including CREM, C&I, and SBA products. Mark provides the full range of financial review services to our clients.

Senior Vice President/Commercial Banking M&T Bank (2022-2023)

Responsible for the daily management and monitoring of a \$32,000,000 lending portfolio through four bank branch officers covering multiple areas. Activities included the development of new and existing commercial loan business, commercial deposits, Treasury Management Services as well as solicitation of retail, trust & investment, and insurance business.

Senior Vice President/Commercial Banking Costal States Bank (2020-2021)

Responsible for the management and development of a \$25,000,000 commercial portfolio in large metropolitan area. Central focus on growth and expansion of revenue within assigned business unit, as well as both the retail, mortgage and commercial development of new business. A specific focus on IRE, C&I and SBA businesses activity.

Vice President/Senior Relationship Banking Wells Fargo Bank (2018-2020)

Responsible for the management and development of an \$80,000,000 commercial portfolio with focus on growth and expansion of revenue with focus on IRE, C&I and SBA business activity.

Executive Vice President/Senior Lending Officer Solvay Bank (2009-2017)

Responsible for management and development of six commercial lending officers whose roles and responsibilities included the development of new business within the portfolios; management of the Residential Mortgage Group for the Bank along with indirect sales function. Served on the Bank's Management Committee.

Vice President/Team Leader Commercial Lending M&T Bank (1998-2009)

Responsible for outbound sales and services for the commercial lending and business banking activity/function. In charge of five lenders and a support staff of three. Small business medical designee/expert for the region.

Areas of Practice

- Commercial Loan Review
- Originating Loans
- Commercial Loan Underwriting
- Loan Portfolio Management
- Workout Management
- Lending Team Leadership
- SBA Lending
- Lending Compliance
- Credit Administration
- Policies & Processes

Education/Qualifications

BBA/Accounting:
Niagara University
Masters/Theology:
St. Leo University

Professional Training

Advanced Commercial Lending: University at Buffalo