

Dustin F. Russell

Financial professional with over 8 years of experience in commercial lending, including working capital financing, equipment financing, business acquisitions, and commercial real estate. Experience in a wide range of industries, including construction, trucking and logistics, oil jobbers / c-stores, healthcare, and education. Specialties include financial statement analysis, business forecasting / projections, accounts receivable and accounts payable analysis, and sensitivity analysis.

Work Experience

SunTrust Bank, Tampa, FL, November 2012 – November 2013

Vice President – Commercial Portfolio Manager

- Prepare financial analysis, risk assessment, and credit structure recommendations for commercial clients with revenues between \$10 million and \$100 million
- Responsible for actively managing assigned portfolio of core commercial and non-profit entities
- Collaborate with relationship managers to identify prospects within targeted markets and industries
- Concisely present deals to the Region Credit Officer to obtain final loan approval

TD Bank, Tampa, FL, August 2007 – October 2012

Assistant Vice President – Commercial Portfolio Loan Officer

- Prepare loan presentation reports for new opportunities and renewal of existing loans with a primary focus on Middle Market and a secondary focus on Commercial Real Estate
- Recommend structural enhancements to credits
- Proactively identify trends that impact the credit quality of the portfolio, focusing on both macro economic and firm specific drivers
- Remain current on client industry trends by researching SEC filings and reviewing quarterly earnings calls in order to facilitate meaningful discussions
- Provide market updates to senior management regarding concentrations, opportunities and industry trends
- Meet with prospects and customers to perform due diligence
- Created automated financial tracking system to improve effectiveness and efficiencies in portfolio management, which was adopted throughout the market

Fifth Third Bank, Tampa, FL, July 2005 – August 2007

Officer - Corporate Banking Portfolio Manager, June 2006 – August 2007

- Monitor Middle Market portfolios by analyzing financial statements, reviewing collateral exceptions, calculating covenants, and identifying opportunities for new business from existing clients
- Work in conjunction with commercial relationship manager to develop appropriate loan structures for clients
- Prepare credit memos by analyzing the risk and return, then articulating my analysis in front of senior management
- Coordinate and review loan documents

Commercial Credit Analyst, July 2005 – June 2006

- Prepare credit analysis for Business Banking, Dealer Finance, Commercial Real Estate, Middle Market, and Large Corporate relationships

Education

The Ohio State University, Fisher College of Business, *Columbus, OH*
Bachelor of Science in Business Administration, Finance Major, *June 2005*