

Martin I. Klauber

EDUCATION

UNIVERSITY OF WISCONSIN
M.B.A. *Finance*

December 1987
Madison, Wisconsin

STATE UNIVERSITY OF NEW YORK
History and French majors; Business minor

June 1978
Buffalo, NY

EXPERIENCE:

Popular Community Bank,

Vice President and Division Manager

August 2010- present

- Developed commercial loan portfolio of \$90 million from scratch in three areas:
 - 1) Commercial and industrial loans
 - 2) Commercial real estate
 - 3) Condominium Association loans
- Developed \$12 million in deposits
- Developed commercial fees averaging \$150,000 per annum
- Managed Condominium Association Product for the Midwest

The Private Bank and Trust Company,

March 2002–August, 2010

Managing Director – Commercial Banking

- Developed commercial loan portfolio of \$125 million from scratch in four areas:
 - 1) Commercial and industrial loans (45%)
 - 2) Commercial real estate (25% - construction, owner occupied, and investment properties)
 - 3) Condominium Association loans (20%).
 - 4) Personal loans (10%)
- Developed \$70 million in deposits
- Developed commercial fees averaging \$250,000 per annum
- Brought Condominium Association Product to The Private Bank
- Average new loans of \$40 million per annum
- Promoted to Managing Director from Associate Managing Director in December, 2004
- Managed Lake Forest Office 2009-2010

American National Bank, (now J.P. Morgan Chase),

June 1988– March 2002

Vice President, Commercial Lending Department

November 1995–2002

- Managed \$50 million commercial loan portfolio with territory covering Chicago northern and

northwest suburbs.

- Developed a significant amount of new business with an estimated \$20 million annually in commercial loans half from existing customers and half from new sources.
- Helped lead statewide task force on condominium association loans and investments.
- Cultivated significant network of referral sources in Chicagoland area.
- Managed credit department.
- Promoted to Senior Banker, November 2001.
- Graduated from Bank One's Managerial Supervisory College, 2000.

AVP - Second Vice President, Commercial Lending Department

February 1993 - November 1995

- Promoted to Second Vice President, February 1994
- Prospected new clients through cold calling and referrals from accountant, attorneys, and brokers.
- Cross-sold bank products including trust services, cash management, and depository products.
- Named to Million Dollar Trac Team for personal and corporate trust referrals.
- Developed an average of \$20 million in new commercial loan business and \$3 million in deposits annually.
- Managed \$30 million commercial loan portfolio.
- Led training and development seminars for entire lending staff.

Commercial Loan Officer, Commercial Real Estate Department

June 1990 - February 1993

- Completed American Banking Association's commercial income property course.
- Underwrote various property types including single-family developments, apartment complexes, build-to-suit, owner-occupied industrial, multi-tenant industrial, retail centers, country clubs, and office buildings.
- Supervised construction loan and documentation process for residential and commercial projects.
- Maintained commercial real estate loan portfolio of between \$35 and \$50 million in loan commitments.
- Developed underwriting guidelines for construction of multi-family projects for entire Illinois Bancorp.
- Trained entire lending staff on basic procedures of real estate lending.
- Averaged \$4 million per annum in new commercial loans.

Commercial Loan Representative, Commercial Lending Department

December 1989 - June 1990

- Attended training seminars including credit camp, dimensional sales training, dimensional sales management, and loan documentation seminar.
- Managed \$10 million commercial loan portfolio.
- Won second place in commercial loan calling contest for bank region.

Credit Analyst, Commercial Lending Department

June 1988 - December 1989

- Performed comprehensive analysis of borrower's financial condition including cash flow analysis, financial trends and debt service capacity in relation to existing and proposed credit needs.
- Documented commercial working capital and term loans.
- Completed formal credit training program.

Campus Crusade for Christ

Assistant Director of Budget,

June 1978 - August 1986

- Supervised budgetary process for national university ministries.
- Responsible for deficit reduction process.

- Managed and advertised conferences and seminars.
- Recruited personnel and spoke at conferences, training seminars, and civic groups.
- Developed and maintained personal salary and business expenses from over 100 donors.

References Available Upon Request

