Sofia Ramirez

Business Banker

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SUMMARY

Business banker with 5 years in small business and branch banking in San Antonio. Manages 140 business clients with $36M in deposits and $18M in loans, adding new relationships through business development with owners and CPAs. Uses credit analysis and treasury management reviews to recommend the right loans and cash tools.

EXPERIENCE

Business Banker

05/2023 - Present

Alamo Heights State Bank

San Antonio, TX

Texas bank with 31 branches and $5.8B in assets.

- Manage **140** business banking relationships holding $36M in deposits and $18M in loans and lines.
- Develop 4 to 6 new business relationships a month through calls on CPAs, owners and chamber members.
- Complete credit analysis on small business lending requests up to $1M and present them to the regional credit officer.
- Introduce treasury management services such as remote deposit and ACH, growing fee income 22% in 2025.

Personal Banker

08/2021 - 04/2023

Alamo Heights State Bank

San Antonio, TX

Branch role in the Stone Oak office.

- Opened 30 consumer and business accounts a month and referred 55 owners to the business banking team.
- Processed SBA and term loan applications, gathering tax returns and financial statements for underwriting.
- Tracked appointments and follow-ups in Outlook and a weekly Excel pipeline shared with the branch manager.
- Earned the branch's top cross-sell ranking in 3 of 4 quarters of 2022.

Bank Teller

01/2020 - 07/2021

River City Federal Credit Union

San Antonio, TX

Part-time role while completing a finance degree.

- Handled 90 member transactions a shift and balanced the vault drawer with no shortages.
- Prepared daily deposit and loan payment reports in Microsoft Word and Excel for the head teller.
- Referred 35 members to lending for auto loans and credit builder cards.

SKILLS

- Business Banking
- Business Development
- Small Business Lending
- Treasury Management
- Credit Analysis
- Excel
- Outlook
- Microsoft Word
- Analytical Skills
- Interpersonal Skills

EDUCATION

Bachelor of Business Administration

05/2021

The University of Texas at San Antonio

San Antonio, TX

Finance