Robert Castellano

Chief Lending Officer

Chief lending officer with 15 years in commercial and consumer lending, leading a 38-person lending division at a $2.7B community bank in West Michigan. Grew total loans from $1.4B to $2.1B since 2020 while holding net charge-offs under 0.10%. Owns credit policy, regulatory compliance and loan pricing, and reports to the board loan committee.

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Experience

Chief Lending Officer

Lakeshore Heritage Bank • Grand Rapids, MI

03/2020 - Present

Community bank with $2.7B in assets and 26 branches.

- Lead 38 commercial, consumer and mortgage lenders and credit staff across 4 regional markets.
- Grew total loans from $1.4B to **$2.1B** in 6 years with net charge-offs under 0.10% each year.
- Rewrote credit policy and approval limits, cutting average commercial decision time from 21 to 12 days.
- Report credit risk management and regulatory compliance results to the board quarterly, with clean FDIC exams in 2022 and 2025.

Senior Vice President, Commercial Lending

Kent County Savings Bank • Grand Rapids, MI

01/2016 - 02/2020

Commercial bank with $1.1B in assets.

- Managed 9 commercial lenders with a combined $520M commercial lending portfolio.
- Built a business development plan for healthcare and manufacturing niches that added $180M in loans.
- Chaired the officer loan committee, approving requests up to $7.5M within delegated authority.
- Cut classified loans from 4.2% to 1.1% of total loans through workout plans and planned exits.

Commercial Loan Officer

Kent County Savings Bank • Grand Rapids, MI

06/2011 - 12/2015

Commercial lending team of 6.

- Managed a $95M portfolio of 70 owner-occupied real estate and C&I relationships.
- Booked $30M in new loans a year through referrals from CPAs and attorneys.
- Wrote credit analysis and loan structures for requests from $250K to $5M.

Skills

Commercial Lending
Credit Policy
Credit Risk Management
Regulatory Compliance
Loan Pricing
Business Development
Credit Analysis
Strategic Planning
Leadership

Education

Master of Business Administration

Grand Valley State University

Grand Rapids, MI

05/2013

Finance

Certificates

Graduate School of Banking Diploma

Graduate School of Banking at the University of Wisconsin-Madison

08/2018