Gregory Lindqvist

COMMERCIAL RELATIONSHIP MANAGER

Minneapolis, MN (612) 555-0184 gregory.lindqvist@email.com linkedin.com/in/gregorylindqvist

SUMMARY

Commercial relationship manager with 10 years in commercial banking, covering middle-market manufacturers and distributors in the Twin Cities. Manages a $185M loan book and $90M in deposits across 45 relationships. Combines business development with disciplined credit analysis and risk management, with no charge-offs since 2019.

SKILLS

Commercial Banking • Business Development • Credit Analysis • Portfolio Management • Risk Management • Excel

PowerPoint • Sales • Leadership • Presentation Skills

EXPERIENCE

Commercial Relationship Manager 02/2020 - Present

North Star Commerce Bank Minneapolis, MN

Regional bank with $9B in assets; middle-market team for companies with $20M to $150M in revenue.

- Manage a **$185M** loan book and $90M in deposits across 45 middle-market commercial banking relationships.
- Bring in $40M of new loan commitments a year through business development with owners, CFOs and private equity firms.
- Negotiate credit structures, covenants and pricing on requests up to $25M and present each to senior credit committee.
- Lead quarterly portfolio management reviews with credit partners, catching 3 weakening credits early and exiting with no loss.

Commercial Banking Officer 05/2016 - 01/2020

Lakeland Bank & Trust St. Paul, MN

Community bank with $2.4B in assets.

- Grew a loan portfolio from $45M to $92M by winning 22 relationships from larger competitors.
- Wrote credit analysis for C&I and owner-occupied real estate loans from $1M to $10M.
- Coordinated treasury, wealth and mortgage partners on client plans, adding $28M in deposits.
- Coached 3 credit analysts on cash flow modeling in Excel and client call preparation.

Credit Analyst 06/2014 - 04/2016

Lakeland Bank & Trust St. Paul, MN

Commercial credit department.

- Spread financial statements for 130 commercial borrowers a year and drafted risk ratings.
- Built PowerPoint industry summaries for 8 loan committee presentations on manufacturing clients.
- Cut the annual review backlog from 40 files to 6 in 9 months.

EDUCATION

Bachelor of Science in Business 05/2014

University of Minnesota, Carlson School of Management Minneapolis, MN

Finance