

THE COMMERCIAL BANK OF 2031

A vision for community and regional banks under \$50 billion



IT'S A TUESDAY MORNING IN 2031

The Scenario

A **\$10M owner-occupied CRE request** hits a \$14B regional bank in Sacramento at 9am.

By Wednesday the borrower has terms. The spreading and covenant checks ran overnight, along with a first draft of the credit memo.

What Changed

The credit team spent their meeting on the one thing the model flagged that actually mattered: the guarantor's stalled project in Bakersfield.

- ① Speed without sacrifice. The machine handled the routine. The humans handled the judgment call.

EVERY BANK UNDER \$50B RUNS ON A FINTECH CHASSIS BY 2031



Credit Speed

Credit decisions measured in days, not weeks



Integrated Stack

A tech stack that talks to itself — no more siloed systems



Borrower-First UI

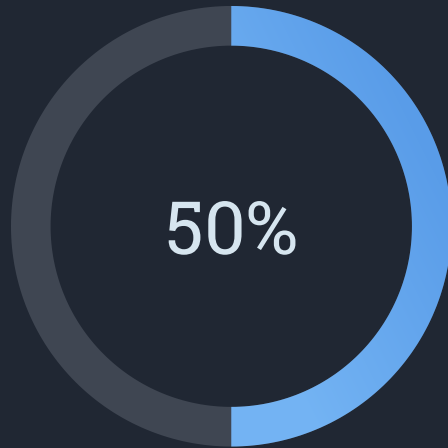
Product UI a borrower's CFO doesn't have to be trained on



Real-Time Intelligence

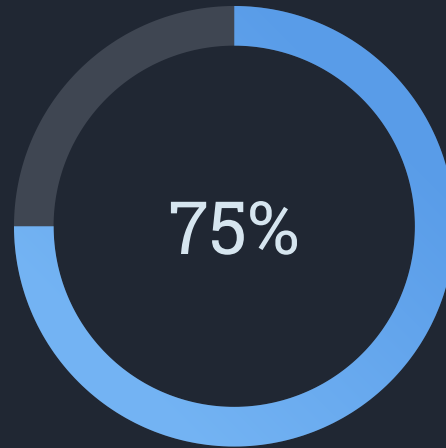
RMs walking into meetings with live portfolio data instead of a tickler file

THE SPEED HALF IS ALREADY UNDERWAY



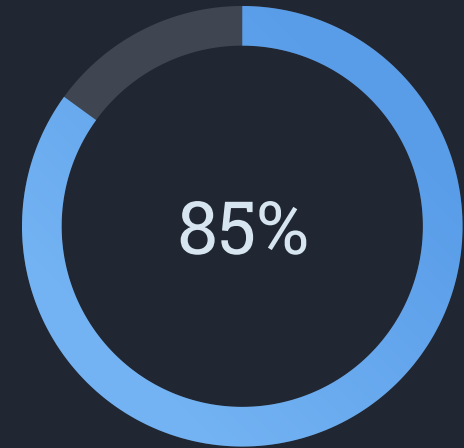
AI Deployed

50% of banks have deployed generative AI (*Cornerstone Advisors, 2026*)



Faster Decisions

75% faster credit decisions at banks using AI underwriting



Competitive Edge

85% of community bank leaders say AI adopters will hold a real competitive edge (*BNY survey, 2025*)

WHERE THE PURE FINTECH TAKE GETS IT WRONG



Fintechs grabbed an estimated **10–15% of small business loan volume** by being fast and faceless.

A bank under \$50B that copies the faceless part has no reason to exist.

⚠ By 2031, speed is table stakes. **The relationship is the product.**

THE 2031 ORG CHART ADDS 3 SEATS THAT BARELY EXIST TODAY



Chief AI Officer

76% of large organizations have stood one up, up from 26% in 2025. HSBC and Lloyds created the role this year. Under \$10B in assets, expect it as a dual mandate with the COO or CIO seat.



Head of AI Credit Oversight

Under the CCO — owns model validation, fair-lending testing, and override authority on machine-decisoned credits. Your examiner will ask for this person by name.



Production Enablement Officer

Under the CLO — runs the agent stack the RMs use. McKinsey pegs the prize at 3–15% more revenue per RM and 20–40% lower cost to serve.

TWO STRUCTURAL SHIFTS BELOW THE EXECUTIVE LINE



A Thinner Analyst Pyramid

Fewer spreaders, more data engineers and model risk people.

The entry-level credit job changes more than any other seat in the bank.

A Smaller, Better Paid RM Corps

Today's RMs spend **25–30%** of their week actually talking to customers.

The 2031 RM spends **60%**, because the admin layer is gone.

- ✓ More time with clients. Less time on paperwork. Better outcomes for everyone.

THE MATH THAT FORCES THE ISSUE

4,300

Banks Today

operating in the US right now

3,500

Banks by 2031

at the current consolidation pace

The banks that can't fund this stack will sell to the ones that can.

Under \$2B

Specialize or sell.

\$2B – \$10B

The fight for talent gets brutal.

\$10B – \$50B

The stack is affordable, and the differentiator is the people running it.

YOUR NEXT MOVE

SO WHERE'S YOUR SEAT ON THAT CHART?



"The climb is yours alone, but the route-finding doesn't have to be."

That's my mission. I've spent **decades** placing production and credit talent in California community and regional banks.

If this vision matches what you're seeing, use me as a resource. **A career sherpa**, if you like.

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