WARD & DEAN

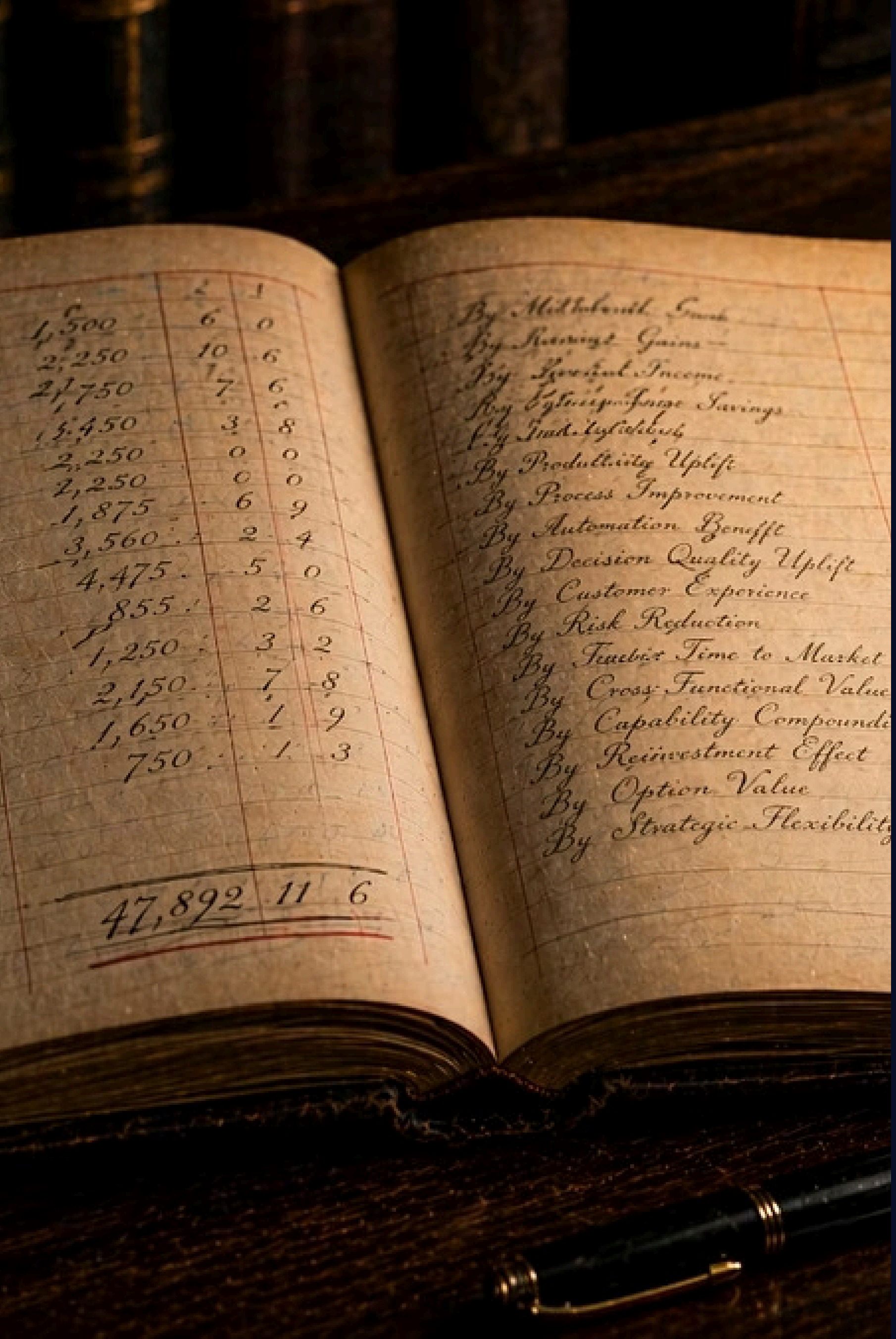
EXECUTIVE BANKING CAREERS | STRATEGY | HEADHUNTING

Numbers Get You Hired

How commercial bankers turn vague resume bullets into interview-winning achievements

WARD & DEAN FIELD GUIDE

EXECUTIVE BANKING CAREERS



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Your resume reads like a job description.

It should read like a track record.

Most banking resumes list duties: *"responsible for underwriting commercial loans."* A hiring manager has seen that line a thousand times. It tells them what your title was – not whether you were any good at it. The fix isn't better adjectives. It's numbers.

Why Numbers Win


SAMPLE · ILLUSTRATIVE ONLY

JAMES R. SMITH

COMMERCIAL LENDING · RELATIONSHIP MANAGEMENT · MARKET LEADERSHIP

SENIOR BANKING EXECUTIVE · BUSINESS DEVELOPMENT · P&L OWNERSHIP

REPRESENTED BY W|D WARD & DEAN

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18+	$1.8B	12	5	$425M	35%	98%
YEARS BANKING	PORTFOLIO MANAGED	DIRECT REPORTS	MARKETS BUILT	RECORD PRODUCTION	YOY GROWTH	CLIENT RETENTION

★ ACHIEVEMENTS

$425M
RECORD ANNUAL LOAN PRODUCTION AT BMO — HIGHEST IN MARKET HISTORY, GROWING BOOK FROM $180M TO $425M IN **4 YEARS**

35%
YOY COMMERCIAL PORTFOLIO GROWTH — THREE CONSECUTIVE YEARS, OUTPACING REGION BY **2.4X**

$300M
BUILT GREENFIELD INLAND EMPIRE MARKET **FROM $0 TO $300M** IN C&I COMMITMENTS IN 4 YEARS AT FIRST CITIZENS

Top 5%
PRODUCER RANKING NATIONWIDE — BMO COMMERCIAL BANKING, MULTIPLE YEARS

◆ EDUCATION

MBA, Finance
University of Southern California
Marshall School of Business

B.S., Business Administration
Concentration in Finance
California State University, Fullerton — Mihaylo College of Business

RMA Credit Risk Certification (CRC)
CERTIFIED

Moody's Formal Credit Training
Commercial Lending Decision Process · Advanced Cash Flow Analysis

AML / BSA / KYC Compliance Certified
CERTIFIED

Wells Fargo Credit Analyst Program
Formal underwriting & credit training track

BMO Senior Leadership Program
Selected participant — enterprise leadership development

Series 6 & 63
Formerly licensed · Wells Fargo Advisors

▢ WORK

SVP – Market Manager, Commercial Banking
BMO Bank N.A. · Orange County, CA
2019 – Present · 7 yrs
12 direct reports · $1.8B portfolio · $425M record year · OC & Inland Empire

SVP – Senior Relationship Manager, Middle Market
First Citizens Bank · Irvine, CA
2013 – 2019 · 6 yrs
Top 5% producer nationally · $300M book · President's Club 4x

VP – Senior Credit Analyst, Commercial Banking
Wells Fargo Bank · Los Angeles, CA
2008 – 2013 · 5 yrs
Underwrote $1.2B+ in middle market credits · Credit Champion 2x · CEO Award nominee

A hiring manager spends seconds on the first pass. **Numbers are what survive the skim** – the only thing on the page that can't be faked by good writing.

You're not competing against an empty chair. You're competing against other bankers who already quantified their book, their growth, and their credit quality.

Vague loses to specific every time. Every figure you put on the page is a question you've pre-loaded the room to ask.

The Formula: Action + Scale + Result + Proof

Hit three of the four and the bullet works. Hit all four and it's interview gold.

Action

What you actually did – underwrote, grew, led, closed, restructured

Scale

How big – dollars, accounts, headcount, geography

Result

What changed – growth %, fee income, charge-off rate, ranking

Proof

The benchmark that makes it land – vs. peers, vs. prior year, over what timeframe

The Four Numbers Every Banker Already Has

You don't need a data project – just four figures you can already find.

1

Size

How big was your book, branch, or portfolio?

2

Growth

How much did it move, and over what period?

3

Rank

Where did you finish against peers or plan?

4

Quality

What was your credit, risk, or service metric?

Fill those four and you can rewrite almost any bullet on your resume.

BEFORE & AFTER

Commercial Lender / Relationship Manager

Before

"Managed a portfolio of commercial banking clients."

A job description. It tells the reader your title – nothing more.

After

> "Grew a $220M C&I and CRE portfolio 18% year over year while expanding deposits $45M – ranked #2 of 14 relationship managers in the region."

The second version is a producer with a number a hiring CLO can put against their own plan.

BEFORE & AFTER

Credit Analyst / Credit Officer

Before

"Responsible for underwriting and approving commercial loans."

Generic. Could describe anyone in credit anywhere.

After

> "Underwrote $180M in C&I and CRE credits across 90+ relationships annually, holding charge-offs under 0.5% through two rate cycles and cutting average decision time from 14 to 6 days."

Credit roles live and die on quality and speed. **Put both on the page.**

BEFORE & AFTER

Branch / Retail Manager

Before

"Oversaw branch operations and managed staff."

Every branch manager could write this sentence.

After

> "Led a 12-person branch to #1 in the district – lifted deposits from $60M to $84M (+40%) and cut teller turnover from 35% to 12% in 18 months."

Retail leaders are bought on production *and* people. **Quantify both.**

BEFORE & AFTER

Treasury Management / Specialty

Before

> "Sold treasury management products to commercial clients."

A task description with no outcome attached.

After

> "Closed 60+ treasury management relationships generating $1.1M in annual fee income, raising cross-sell penetration on the commercial book from 22% to 41%."

Fee income is the language the C-suite already speaks. **Use it.**

BEFORE & AFTER

SBA / Line Builder

Before

"Handled SBA lending for the bank."

No scale. No impact. No story.

After

> "Built the SBA 7(a) practice from $0 to $30M in annual production in two years – top-10 by volume in the district and a new recurring fee line for the bank."

If you built something, say what it was worth **the day you arrived and the day you'd leave.**

Where to Find Your Numbers

You already produced these – you just have to go pull them.

Pipeline & Production Reports

Booked volume, deposit growth, and fee income are all in here.

Performance Reviews & Scorecards

Rank, plan attainment, and goal vs. actual – already documented.

Comp Statements

Incentive payouts map directly to what you produced. Follow the money.

Your Own Calendar

Count the deals, relationships, and years. The proof is in the history.

⚠ When you genuinely can't find a number, estimate honestly and label it (~$200M) – never invent precision you can't defend.

Four Mistakes That Sink the Bullet

Vanity Metrics

"Managed many relationships" isn't a number. Count them.

No Baseline

"Grew deposits 40%" means nothing without the starting point and timeframe.

"We" Instead of "I"

Own your contribution. Don't claim the whole team's book – hiring managers test this in the interview.

Numbers You Can't Defend

Every figure invites a question. Only put down what you'd say out loud across the table.

Do This Today

You'll have a resume that reads like a track record – and an interview where the hard questions are the ones you planted.

Ward & Dean – Executive Banking Careers | Strategy | Headhunting. We place bankers who can prove their numbers. If that's you, let's talk.

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TALENT

- CAREER NAVIGATION
- MARKET INTELLIGENCE
- COMPENSATION ANALYSIS
- DISCREET MARKET INTRODUCTIONS

BANK EXECUTIVES

- EXCLUSIVE ACCESS
- 93% RETENTION RATE
- #1 IN COMMERCIAL BANKING
- 25 YEARS EXPERIENCE

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