

SALVATORE J. PATTI

2533 South 21st Street • Philadelphia, PA 19145
215-467-8505 • 215-833-2371
sjp712@msn.com

PROFILE

Dynamic commercial banking manager offering proven performance driving record-breaking levels of new deposit and lending business. Commanding leader, with the ability to direct commercial teams to consistently achieve over and above established goals. Skilled at incorporating total quality and continuous improvement into lending. Critical assets are comprehensive knowledge of the banking market, plus finesse for customer relationship management. Significant skill managing relationships with political and business leaders as well. *Expertise:*

- New Business Development
- Key Relationship Management
- Business To Business Relations
- Political Action / Lobbying
- Commercial Lending
- Asset-Based Lending
- Treasury Management

EMPLOYMENT

PNC BANK – Philadelphia, PA

Group Manager, Commercial Segment, Business Banking

2003 to Present

Manage PNC's largest market, encompassing Philadelphia and Southern New Jersey, directing a team of four and maintaining a personal book of business. Today the commercial segment accounts for \$171 million in deposits, and \$96 million in loans, positioning it within the top five along the US East Coast. Led the team to achieve these performance levels by providing comprehensive training on the banking industry, sales process, and the greater Philadelphia market.

Selected by the Regional President to chair PNC Bank's Bi-Partisan Public Affairs Committee. Fully revitalized PNC's involvement in the political process, elevating the bank's perception to a highly visible business entity that's strongly supportive of candidates who support the banking industry. Also represent the bank on high-profile panels such as the Executive Board of the Philadelphia Industrial Development Authority, the Advisory Board of the Philadelphia University School of Business, and the Greater Philadelphia Chamber of Commerce, Small Business Excellence Award Committee. Additionally, provide political consultancy to PNC's President.

- Achieved 100% of goal within the first year of assuming management of this segment, which initially had \$167 million in deposits and \$54 million in loans. Drove growth to \$173 million in loans and \$175 million in deposits.
- Closed 2005 at 82% of plan, commendable in the face of considerable downsizing. Personally produced at a level 124% of plan, with personal book of business today comprised of \$36 million in deposits and \$33 million in loans.

Senior Business Advisor, Business Banking Group

2001 to 2003

Developed new business and marketed a portfolio of financial services products: loans, deposits, treasury management services, commercial insurance, capital markets, personal wealth management, and employee benefits. Expanded loan and deposit business portfolios more than 50% from 1997 to 2001, generating revenue of \$3.9 million, versus a \$1.9 million goal, deposits of \$20 million, versus a \$6 million goal, and loans of \$37 million, versus a \$26 million goal. Delivered top-quality customer service to ensure a high level of satisfaction and to cultivate referral sources. Fostered relationships with other service partners to maximize cross-sell opportunities. Additionally, provided interviews to local media in order to market the bank and promote its image. Maximized networking by participating in numerous sponsorship events.

- Exceeded the \$800K sales goal for 2001 by generating \$900K in revenue.
- Won two Bravo Awards, for closing profitable sales comprised of numerous financial products and services, and for striking long-term professional relationships.
- Merited the distinction of Top Performing Business Advisory for business banking in 2001, placing fifth.

Vice President

1999 to 2001

Generated new business primarily from firms with \$3 to \$20 million in sales. Managed a portfolio of 60 of the top revenue-generating relationships in Philadelphia, totaling about \$30 million. Cultivated referrals among attorneys, CPAs, and small business owners.

- Gained admission to the Chairman's Circle in 2000, which recognizes the leading 75 sales professionals company-wide with the Sales Performance Excellence Awards.
- Joined the Laurel Society in 1999 and 2000, for being the top-performing sales representative in business banking.
- Generated \$1.1 million in 2000 revenue, exceeding the \$600K goal, and earned a #3 sales ranking.
- Ranked first in revenue in 1999, with a goal of \$500K and a result of \$2.1 million.
- Logged the highest amount of deposits in 1999, the highest number of cross-sells, and the most loans closed; achieved the highest number of deposits in 2000.
- Won third place in business banking sales in 2000, and first place in 1999, earning a Top Performing Business Advisor title. Won four Bravo Awards in 2000.

Assistant Vice President

1998

Marketed a menu of financial services products and managed a \$15 million portfolio. Ranked third in business banking sales.

Banking Officer**1996 to 1998**

Cultivated new business throughout the Philadelphia region, targeting firms with \$1 to \$5 million in annual revenue. Managed a \$10 million portfolio. Additionally, managed a \$35 million runoff non-conventional portfolio of investor real estate loans; investigated borrowers' financial conditions and assessed the bank's risk in order to structure loans and present loan requests to credit officers.

MERIDIAN BANK / CORESTATES BANK – Philadelphia, PA**Commercial Officer / Relationship Manager, Credit Support Division****1996**

Managed a \$24.8 million portfolio of problem loans consisting of conforming, non-conforming and charge-offs. Reviewed, assessed, and mitigated the bank's exposure to risky commercial loans and cash management relationships, utilizing strong familiarity with issues affecting personal guarantees, references, bankruptcy, and litigation. Repeatedly obtained large monetary recoveries. Collaborated with senior credit officers to develop, recommend, and implement loan restructure strategies. Consistently, successfully negotiated forbearance agreements, participation in inter-creditor agreements, cash collateral stipulations, and debtors' remittance of bank fees and costs.

Credit Associate, Commercial Banking Group (CoreStates)**1996**

Managed and administered a \$1 million commercial loan portfolio personally developed the prior year at Meridian. Provided key support to relationship managers in new business development by marketing a wide range of financial products and services throughout greater Philadelphia, and by performing due diligence and credit analysis.

Assistant Banking Officer, Relationship Associate Three, Business Banking Group (Meridian)**1995 to 1996**

Built a \$1 million portfolio of commercial loans. Supported relationship managers on loan closings and challenging loan strategies.

Assistant Loan Administration Officer, Special Loans Department (Meridian)**1994 to 1995**

Oversaw business banking and community lending; administered a \$5.7 million portfolio of conforming, non-conforming, and charge-off commercial loans. Partnered with commercial lending officers, senior management, and the credit committee to develop, recommend, and implement repayment structures and workout strategies. Additionally, negotiated agreements of sale on foreclosed commercial properties, as well as commercial loan sales on secondary market, non-conforming, and charged-off loans.

- Reduced delinquencies in the Philadelphia branches by 75%, through close collaboration with branch managers, and by facilitating team efforts to address delinquencies to commercial borrowers.
- Generated \$10-\$15 million in recoveries annually through effectively marketing and selling REO properties.

Senior Commercial Field Auditor (Meridian)**1991 to 1994**

Conducted detailed field audits reporting on the adequacy of operations and the financial conditions of asset-based customers; closely collaborated with the asset-based lending group. Also performed initial audits to assess credit worthiness and availability of prospective customers to facilitate the approval process. Performed collateral verification on dealer floor plan lines of credit. Reviewed and approved junior field auditor reports. Supported special loans by conducting viability and fraud audits. Won the Loan Administration Achievement Award in 1993, in recognition of the level of proficiency in completing audits.

ZINBERG, MILLER, BOWNEY, KAFFENBERGER, CPA – Philadelphia, PA**Staff Accountant****1990 to 1991**

Supported senior accountants and partners by preparing tax returns (1120, 1120s, 1065, 1040, 1041, and payroll taxes), audits, compilations, and trial balances. Advanced from a college co-op position to full-time employment.

EDUCATION**B.S., ACCOUNTING & FINANCE****Philadelphia College of Textiles & Science****1990****Philadelphia, PA****PROFESSIONAL TRAINING**

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| <ul style="list-style-type: none"> • Commercial Credit • Real Estate Lending • Loan Structure • Environmental Risks | <ul style="list-style-type: none"> • Uniform Commercial Code • PNC Sales Training • Cash Flow |
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AFFILIATIONS

Chair, PNC Bank Bi-Partisan Public Affairs Committee
Executive Board, Philadelphia Industrial Development Corporation
Executive Board, Police Athletic League
Advisory Board, Philadelphia University School of Business
The Greater Philadelphia Chamber of Commerce
Small Business Excellence Award Committee Board
Small Business Board & Legislative Committee
Board Member, Regional Sicilian Association of Philadelphia