



# ROBERT MUNNS

MANAGING DIRECTOR

## EXPERTISE

- ✓ Asset Based / Middle Market Lending
- ✓ Loan Syndications & Participations
- ✓ Loan Operations
- ✓ Cross-Selling
- ✓ Sound Credit Practices

## EDUCATION

**Montclair State University**  
B.A. Degree, Business Administration

## EMPLOYMENT HISTORY

**Banking Consultant**  
2017-Current

**People's United Business Capital**  
SVP Sr. Portfolio Manager, Asset Based Lending  
2011-2017

**Valley National Bank, N.A.**  
VP Portfolio Manager, Middle Market  
2011-2011

**TD Bank, N.A.**  
VP Portfolio Manager, Asset Based Lending  
2007-2010

**Sterling National Bank**  
VP Portfolio Manager, Asset Based Lending  
2004-2007

**Bank of America Business Capital**  
VP Senior Loan Officer Asset Based Lending  
1984-2004

## OTHER

**Former President** - New Jersey Chapter of the Commercial Finance Association

**Member** - Garden State Credit Association

**Robert Munns is a banking professional with over 30 years of experience in Asset Based / Middle Market Lending. As former Senior Vice President for leading financial institutions he specializes in loan operations, cross-selling, portfolio management and sound credit practices. His expertise includes direct loans, commercial mortgages and loan syndications & participations.**

Mr. Munns has a deep knowledge of all commercial products, including cash management, trade service products and deposits, and he has an extensive experience in:

- Negotiating terms and loan structures with customers based on credit and risk considerations
- Identifying and performing workout function relating to problem loans
- Performing collateral field exams for both new business and problem loans
- Performing loan reviews, credit risk reviews, loan policy maintenance and portfolio stress testing

As Senior Vice President and Senior Portfolio Manager at People's United Business Capital in the Asset Based Lending division, he was responsible for managing and growing a large, diverse portfolio including both direct and syndicated loans in the distribution, manufacturing and temporary staffing industries.

Previously Mr. Munns worked as VP and Portfolio Manager in the Middle Market and Asset Based Lending division of several National Banks including Valley National Bank, TD Bank, and Sterling National Bank.

Robert Munns started his career at Bank of America where he works for 20 years as VP Senior Loan Officer in the Asset Based Lending group.

He is the former President of the New Jersey Chapter of the Commercial Finance Association and member of the Garden State Credit Association.