

Contact

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Top Skills

Management

Banking

Risk Management

Jeffery Rose

Senior Vice President - Director Loan Review at Banc of California
United States

Summary

Prior to joining Banc of California Jeffery Rose was Managing Director with Alvarez & Marsal Financial Industry Regulatory Advisory Services in Houston. He brings more than 30 years of experience providing credit and risk analysis, financial operations leadership and bank supervision.

During the recent downturn, Mr. Rose and his team reviewed and managed commercial, small business and consumer portfolios in excess of \$2 billion from mid-size and large banks.

Mr. Rose has held leadership roles with Fortune 500 financial institutions, led the growth and development of several commercial and retail banking divisions through many economic cycles.

During his career, Mr. Rose has assisted start-up companies and large public companies in developing complex credit strategies. He has originated and participated in syndicated credit facilities. He has also managed single bank credit and treasury management solutions for private companies.

Responsibilities included: evaluating and approving credit, negotiating with borrowers and legal counsel, recommending downgrades, and performing risk analysis to preserve capital and enhance returns. His efforts have led to the reduction in criticized assets and loan loss exposure at Wells Fargo Bank and Texas Commerce Bank (now JP Morgan Chase).

Before A&M, Mr. Rose was SVP and Regional Manager of Wells Fargo Bank, managing a commercial middle-market banking business in Houston. Previously, he was President of Texas Commerce Bank-Greenway Plaza and a Bank Examiner with the Office of the Comptroller of the Currency (OCC) at the U.S. Department of Treasury.

Mr. Rose earned a bachelor's degree in commerce from Rice University, where he is a former Board Trustee. Mr. Rose also serves on the Board of Baylor St. Luke's Hospital in Houston.

Experience

Banc of California

Senior Vice President - Director Loan Review

May 2014 - Present (6 years 3 months)

My role is responsible for the management and oversight of the independent Credit Review function for the Bank, which includes planning, organizing, managing and directing the activities which independently review both consumer and commercial lending areas of the Bank. The position provides assistance to Chief Credit Officer and Executive/Senior Management in the review of consumer and commercial portfolios and other assets of the bank. Credit review independently assesses credit risk management processes focusing on the adequacy of these practices to elevate/mitigate emerging risk issues and undue risk exposure in the various portfolios, and to meet regulatory requirements and guidance in all aspects of lending.

Alvarez & Marsal

Managing Director

June 2008 - April 2014 (5 years 11 months)

Mr. Rose was Managing Director at Alvarez & Marsal Financial Industry Regulatory Advisory Services in Houston. During the downturn Mr. Rose and his team lead engagements focused on credit risk management, due diligence, and regulatory compliance. Clients included midsize and large banks and private equity firms across the United States. To achieve success we sorted and reviewed portfolios to identify risk, create action plans to minimize capital risk and work with management to eliminate the causal factors. The corrective actions proposed by the team guided clients to compliance with enforcement actions. These efforts supported corrective actions and compliance in the areas of credit administration, underwriting, special assets and credit policies.

Wells Fargo

SVP & Regional Vice President

January 1998 - May 2008 (10 years 5 months)

Regional Vice President of Commercial Banking West Houston

- Manages all relationship management activities in a commercial middle market within assigned territory of West Houston. Oversees the preparation of relationship plans to ensure strong customer focus and retention.
- Developed an aggressive and strategic business development program for all products and services including goals for sales, customer service, cross-selling, credit quality, CRA, risk and quality control.
- Approves credit transactions and exercises sound credit and risk judgement, adhering to Bank credit policies, maintaining a satisfactory credit rating.

Directs the business of originating credit-related products, treasury management products and investment banking/capital market products.

- Successfully manages budget and expenses to assure optimum adherence to budget and goals.

Education

Rice University

Bachelor of Commerce (B.Com.), Business/Commerce,
General · (1973 - 1977)