



# Steve Gulbrandsen Professional Profile

## Summary

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Steve Gulbrandsen has headed education groups for two of the nation's largest financial institutions. The cornerstone of his success is hands on senior-level experience in credit risk management, client relationships, and international consulting. He has a strong record in designing and delivering education that results in widespread behavior changes. Education: BA, Brigham Young University; MBA, Harvard Business School.

## Commercial Banking Experience

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Steve held assignments with Bank of America in Chicago, Caracas, London, and San Francisco. Beginning as a relationship manager in Chicago, he went on to hold executive positions responsible for client relationships and as a senior credit officer responsible for the credit process in several countries.

In Caracas (1981-1985), Steve headed the corporate, middle market, real estate, financial institutions, and government groups. Prior to the Latin American economic crisis of the mid-1980's, Steve led his team in an aggressive ranking of clients by credit worthiness. This received worldwide recognition at Bank of America, and led to a significant strengthening of the credit portfolio in Venezuela.

In 1985, Steve became a senior credit officer in London responsible for credit decisions in Southern Europe and Africa. During this period, his lending authority increased from \$20 million to \$60 million.

## Commercial Credit Education

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In 1988, Bank of America decided to upgrade the credit skills of its 2500 commercial bankers. Steve was asked to head worldwide credit education for Bank of America. He wrote and delivered numerous courses for entry and advanced levels, including Disciplined Lending, Commercial Real Estate, Credit Structure, Advanced Cash Flow--Getting behind the Numbers, and industry specific programs.

In 1992, Bank One recruited Steve to develop and deliver advanced credit education programs to 2200 executives and bankers. Steve led a process for identifying, communicating, and illustrating credit values as the cornerstone of a strong credit culture.

Steve delivered executive-level forums and then cascaded these programs to all levels of the organization to help define, reinforce, and unify the credit culture. The Bank's CEO showcased the program to the Board of Directors, crediting it for contributing to soundness throughout the credit portfolio.

## Continuing Credit Education

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In 2001 Steve launched a consulting practice to provide continuing credit education for bankers and examiners. He currently presents advanced-level credit programs to the five U.S. examination agencies and to commercial and real estate bankers. Steve's style is the Harvard Business School case method.

Steve especially enjoys presenting continuing education programs to experienced bankers, in which participants share insights and develop "next level" skills and knowledge. Credit executives and participants have lauded his programs as exciting and fast-paced, with immediate on-the-job application.