

Jim Bravyak is an Executive Director of Strategy, Underwriting & Portfolio Management for Santander's Commercial Bank. Jim received his B.S. in Finance at Bentley University in Waltham, Massachusetts. He began his career at GE Capital Commercial Finance in Stamford, CT as a Field Examiner in 2001 and then graduated into their portfolio management and underwriting program where he received formal credit training. At GE Capital, he underwrote and managed commercial finance ABL retail relationships as well as rotating in their workout division. In 2007, a move closer to home near Philadelphia transitioned Jim to CIT Healthcare, LLC where he underwrote and managed middle market healthcare relationships. In 2012, he joined HSBC Bank in Radnor, PA and spent the next 10 years co-creating and professionalizing their national first line underwriting & portfolio management function. Currently, Jim heads Santander's Commercial C&I underwriting & portfolio management function in Conshohocken, PA, which covers customer revenue sizes ranging from \$5 million to \$10 billion+. Jim enjoys participating in multiple mentorship programs within Santander and also participating in community service activities. Jim currently resides in Marlton, NJ with his wife Laura and two boys, Jimmy, 14, and Grant, 10. Jimmy is an avid baseball and basketball player and will be attending Cherokee High School in the fall. Grant is an avid golfer and recently started playing on multiple regional junior golf circuits.