

Banking Veteran Enters Third Year of Improving Financial Institutions' Bottom Lines

A 25-year veteran of the banking industry finds himself in high demand as he finishes his second year working with Richmond, VA-based Strategic Risk Associates



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[/EINPresswire.com/](http://EINPresswire.com/) -- As the rate of bank consolidations refuse to slow,

financial institutions need to ensure they have the right skill sets on hand, either on staff or via outside expertise. As a result, a 25-year veteran of the banking industry finds himself in high demand as he finishes his second year working with Richmond, Virginia-based Strategic Risk Associates (SRA.)

[Ray Santelli](#), Managing Director of Credit Advisory Services for SRA, says he has provided a wide variety of solutions to financial institutions over the past year, particularly by servicing problem asset accounts on a fractional basis. He has leveraged his quarter-century of experience in community banking, commercial lending, and special assets to provide cost effective problem asset solutions to his client banks.

"The primary result of the Great Recession, persistently low interest rates and enhanced banking regulations has been consolidation, and we're continuing to experience this in 2018," said Santelli. "When banks consolidate, there is typically a disturbance in staffing, and that leaves gaps in critical functions such as asset resolution."

An overview of the services that Santelli has provided for clients in the past year includes problem loan account servicing, implementation of Special Assets Best Practices, and special Assets Committee management.

The pace of consolidation in banking isn't likely to change and will continue to stress banks' human resources, especially special asset management staffing. To discuss your bank's asset resolution needs, please call Ray Santelli at (804) 347-2136.

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