

## **Doug Smith, SVP**

**Senior Credit Risk Manager, BB&T now Truist Financial Commercial Real Estate**

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Doug is currently a Senior Credit Risk Manager on Truist's Commercial Real Estate Credit Administration team. Truist Financial Corporation, formed by the merger of BB&T and SunTrust, is headquartered in Charlotte, North Carolina. Truist is the 7th largest U.S. commercial bank with total assets of \$522 billion, and a footprint covering 17 states plus the District of Columbia.

Doug has been involved in commercial real estate banking for the last twenty-seven years and currently leads a team of commercial real estate credit officers covering half of Truist's 22 community banking regions. In this role, he adjudicates credits within his lending authority, assists with writing credit policies and procedures, review and responds to internal and external audit findings, aids in model risk management, as well as other various special projects.

Within the community banking network, CRE credit opportunities reviewed are for all income property types and can be from local, regional, or national developers with various types of capital stacks.