
NIKOLAY GERGOV

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Nikolay Gergov is a skilled financial service professional with well-honed commercial credit, financial modeling, analysis, and due diligence competencies used to evaluate and manage risk. As a valuable resource with creative and tactical lending ideas, he contributes impactful advice, suggestions, and recommendations to cash flow management and credit facilities management to CEOs and CFOs of middle market private and public companies that have resulted in significant return on investment (ROI).

Nikolay began his career as a personal banker at Sovereign Bank, by effectively marketing and selling products; he consistently met and exceeded sales targets. Recognized for his leadership, he was selected to serve as interim assistant manager, overseeing daily operations and gaining hands on leadership skills.

In 2007, he was hired by JP Morgan Chase as an Assistant Vice President, where he managed a portfolio of 250 premiere business accounts. During his four-year tenure, he advised clients on obtaining credit facilities and commercial term loans for growth, acquisition, and working capital needs. Nikolay consistently exceeded aggressive sales goals, achieving #1 sales producer with top cross-sell ratio, and maintaining top 10% sales ranking in the Manhattan territory.

In an effort to transition to the commercial lower middle market side of the business, Nikolay joined PNC Bank. As a Business Development Officer, he targeted professional services businesses with \$10 to \$50 million in sales and \$10 million credit exposure. He introduced \$20 million in loans, and partnered with cross-functional teams to originate and grow the portfolio. As a strategic partner, Nikolay analyzed liquidity, leverage, accounts receivables and payables, and investments. Additionally, he reviewed tax returns and financial statements to develop and recommend financing, lending, and cash flow optimization strategies.

Most recently, he is a Vice President of middle market commercial banking at BBVA Compass Bank, where he uncovered middle market lending opportunities through networking and relationship building focusing on middle market companies with annual revenues between \$50 to \$500 million. Through extensive financial analysis and due diligence, he became well-versed in understanding clients' business models, plans, and strategies, as well as, determining risk by evaluating financial data and operating structures.

Nikolay earned his Executive Master of Business Administration from Baruch College in 2010, and his Bachelor of Science in Real Estate from New York University in 2008. He is a member of Harvard Business School Club of New York City and Houston, Commercial Finance Association (CFA), Association for Corporate Growth, and National Association of Corporate Directors Houston Chapter. In addition, Nikolay is a Director and sits on the board of Elin-Pelin non-profit organization in Houston.