

The New ABA Center for Commercial Lending & Business Banking: Helping Bankers Compete and Win



The American Bankers Association recently established a new area to help ABA members who offer commercial products and services to their customers: ABA's Center for Commercial Lending & Business Banking. *Community Banker* had the opportunity to talk with Robert C. Seiwert, a senior vice

president of the ABA and the center's head, to learn more about its mission, vision and priorities.

Community Banker (CB): Why did ABA establish a Center for Commercial Lending and Business Banking?

Robert C. Seiwert (RS): Commercial lending and business banking are core areas of focus for most members of the new ABA. We believe that the creation of a commercial center will add to the ABA's value proposition for its existing members and continue a valued service for legacy ACB members. The Center for Commercial Lending & Business Banking will also provide a positive point of differentiation when comparing the ABA to other organizations. It is our hope that the center's activities will help attract new members to the new ABA as well as retain our existing members.



CB: Doesn't the ABA already have commercially related products and services?

RS: Yes, the ABA has some very fine commercially related products and services. Our Professional Development Group, for example, has excellent commercial education and training programs. Combined with those that legacy ACB brought to the table, we have very robust educational offerings that will continue to get better. In addition to strong educational offerings, the ABA's for-profit subsidiaries—ABA Total Business Solutions and the Corporation for American Banking—have some very interesting commercial products and service offerings, many of which were brought over to the ABA through the merger with America's Community Bankers. These offerings are from some of the best commercial service providers in the country. The ABA also has top-notch regulatory and legislative areas

Banking Committee will be a key "go to" resource for developing the center. We also have established an internal ABA advisory council that consists of senior ABA staff from the association's Professional Development, Financial Institutions Policy & Regulatory Affairs, and Congressional Relations and Public Policy groups. These council members are vital to the center's success since they represent the areas that offer commercially related information, ideas, products and services, as well as advocacy that can help our members compete and win in their home markets.

As for my background, prior to joining the ABA, I was a banker. During my 30-year banking career, I was fortunate enough to serve in a number of line and staff positions at a community bank, as well as several regional and money center banks. These positions gave me extensive experience in the areas of commercial lending, sales and

commercial newsletter called Commercial Insights. This e-mail bulletin will cover topics of interest to those banks that focus on serving the needs of small businesses (start-ups to firms with sales of up to \$10 million dollars) and lower-end middle-market companies (firms with sales from \$10 to \$25 million). There will be regular monthly columns on understanding and using market research, strategy development and execution, and risk management. We will also cover legislative and regulatory issues that affect our members' commercial operations. Our monthly "Commercial Spotlight" column will cover a commercially related hot topic or best practice. All ABA bank members can register to receive this bulletin by visiting www.aba.com/members+only/bulletin.htm.

Third, we need to continue to develop and maintain strategic alliances with organizations that have knowledge and expertise in

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that cover commercially-related issues for our membership. The center will build upon all of these great resources to achieve its vision.

CB: What is your overall vision for the Center?

RS: It is my hope that the Center for Commercial Lending & Business Banking will be the recognized industry resource for commercial banking information, ideas, and products for all ABA banks that offer commercial lending and business banking services.

CB: Tell us about the expertise that you have behind the Center for Commercial Lending & Business Banking.

RS: We are fortunate to have a number of resources for the center to draw upon. ABA's Commercial Lending and Business

marketing, executive education and strategy development. I have been a relationship manager, senior relationship manager, market manager and head of commercial lending, as well as a community bank CEO and director of commercial marketing for one of the nation's largest financial institutions.

CB: With your team in place and your overall vision set, what will be the center's initial focus?

RS: First, we need to better understand our members' commercial needs and priorities. To accomplish this goal, we recently conducted a member survey about commercial lending. The results of this survey (see page 56) will help us better understand what commercial issues keep our members up at night, and—most importantly—how we can help them to address these issues.

Second, we are developing a monthly

areas of interest to ABA members engaged in commercial banking activities. Our goal will be to continue to find commercial products and services that will help our members solve critical issues in the areas of commercial lending, cash management, and education and training. The litmus test for all of the center's activities will be whether the center's offerings help our members compete and win in their target markets. **b**

For more information about the Center for Commercial Lending & Business Banking, contact Robert Seiwert at 202-663-5225 or bseiwert@aba.com. You can also visit the center's Web page at www.aba.com/solutions/businessbanking.