



Robert W Koar
Senior Managing Director
Sterling National Bank

Bob joined Sterling in 2016 to help it grow and expand its Commercial Banking Practice in New Jersey. He is focused on expanding into new markets within New Jersey to help Sterling expand its reach. Sterling opened its second Commercial Banking office in Metro Park earlier this month and plans to open two additional offices in 2018. Under his Leadership the Business is focused on growth, sales process and talent acquisition. Bob's teams have over the past 15 years exceeded the results of his best competitors. Bob is proud to be working with Sterling which is one of the top performing Banks in the USA. At Sterling he is dedicated to making it the Bank of choice for New Jersey Business Owners. Sterling is a full-service Bank that focuses on privately held Commercial Businesses ranging in size from \$25mm to \$250mm in Revenue. Sterling's point of differentiation is its relationship model that is based upon a single point of contact. Its Bankers are responsible for 100% of a customer's business with the Bank. It is also able to deliver customized Credit Solutions through: ABL, Leasing, Factoring, Credit Insurance, Franchise Finance, Syndications. Lastly it prides itself on delivering extraordinary customer service.

Bob joined Citibank in 2006 as Manager of the Atlantic Division leading the de novo expansion of its Commercial Banking effort from New Jersey to Miami. In 2011 his duties were expanded to include Markets from Boston to Miami and he was named President of the Eastern Region. Under his Leadership the business focused on expansion into new markets, sales process, performance management, talent acquisition and incentive compensation design. Was said to be the most successful de novo expansion in Citibank history.

Prior to Citibank Bob spent 26 years with Wells Fargo and its New Jersey Predecessors running Commercial Banking in Northern NJ. While there he was a member of Senior Credit Committee, the Diversity Council and several committees formed to write, develop, implement and lead a National Sales Process. Bob was recognized as a top performer throughout his time with the company.

Married for over 30 years, with six children and currently living in Interlaken, NJ. Have been involved in community outreach as the Commodore of the Bay Head Yacht Club and an active volunteer of the Holiday Express Organization. Bob also served on the Board of Directors of Georgian Court University, NJIT, Commerce and Industry and Tri- County Scholarship.

Bob is a graduate of Monmouth University having earned a BS BA and MBA at the Institution.