

Andrew J. Lowenthal

HEAD OF CAPITAL MARKETS

THE SANCHEZ ADVISORY GROUP (TSAG)



CONTACT



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SUMMARY OF QUALIFICATIONS:

Andrew J. Lowenthal is a seasoned finance executive with more than 20 years of experience in capital markets, commercial lending, and special assets management. As Head of Capital Markets at The Sanchez Group, he manages debt/equity and treasury operations. Previously, he developed and managed multi-million-dollar portfolios at Valliance Bank, American National Bank of Texas, Texas Bank and Trust, and First United Bank, where he also led the special assets division for the \$2 billion institution.

EXPERIENCE

The Sanchez Group, McKinney, TX

Head of Capital Markets

October 2024 – Present

- Design, implementation and management of capital markets division
- Lead coordinator on \$200 million PID & \$50 million TIRZ
- Manages portfolio & financing for over \$40 million of internal assets.

Valliance Bank, McKinney, TX

Vice President - Commercial Lender

2019 – October 2024

- Built and managed \$45 million portfolio
- Closed and managed 62 PPP loans

American National Bank of Texas, McKinney, TX

Vice President - Commercial Lender

July 2017 – December 2019

- Built \$30 million portfolio in 2.5 years

Texas Bank and Trust, Richardson, TX

Vice President - Commercial Lender

October 2013 – July 2017

- Built \$35 million portfolio

First United Bank, McKinney, TX/ Durant, OK

Vice President – Special Assets

September 2011 – October 2013

Department Manager

- Managed all special assets for \$2 billion bank
- Managed team of 8-10 employees
- Conducted negotiation/work-out lending

Assistant Vice President – Asset Manager; Portfolio

May 2008 – September 2011

- Managed OREO portfolio for all of Texas
- Oversaw the construction/completion of multiple real estate projects
- Negotiated the liquidation of \$292 million in real estate assets

Assistant Vice President – Commercial Lender

June 2007 – May 2008

- Intricate role in the start-up of a new market (opened in May 2007)

North Dallas Bank, Dallas, TX

Loan Officer – Medical and Commercial Lending;

Dallas Market May 2004 – June 2007

- Developed a \$22 million medical and commercial loan portfolio
- Grew portfolio outstanding loan dollars by an average of 22% per year
- Recipient of NDB's 2006 excellence award (given to one employee annually)

Colonial Bank, Dallas, TX

Senior Credit Analyst – Dallas Commercial Loan Department

June 2002 – May 2004

- Average size credit underwritten of \$6 million
- Over \$700 million of total loans analyzed and underwritten per year

EDUCATION

B.B.A., Finance; Texas A&M University
College Station, TX Class of 2000

13 Annual TBA Lending School; Texas Bankers Association
Austin, TX February 13 – 17, 2005

Developing the Commercial Banking Relationship; FTD Resources
Arlington, TX September 20 – 21, 2004

CIVIC ENGAGEMENT

Collin County Christian Prayer Breakfast; Board Member
Collin County, TX 2018 – 2025

McKinney Noon Rotary Club; Member/Volunteer
McKinney, TX 2017 – 2024

Habitat for Humanity; Volunteer
McKinney, TX 2016 – Present

McKinney Baseball Association; Youth Baseball Coach
McKinney, TX 2015 – 2019



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