

# Ryan Gerstenschlager

## Senior

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Ryan is a senior consultant in the Financial Institutions practice of Saltmarsh, Cleaveland & Gund. His primary areas of focus are Loan Credit Quality and Loan Operation reviews. While having extensive experience in Commercial Lending, Commercial Loan Underwriting and Credit Risk Management. With 25 years as a lender and executive, he offers expertise in financial operations, credit risk management, and client support to navigate regulatory challenges and prepare for audits. Ryans favorite fundamental is #14 *Listen to Understand* because he enjoys listening to clients to understand their needs, so their resulting review meets their expectations.

### Education

Graduate - Alabama Banking School  
B.S. in Finance - Troy University

### Community Affiliations

Optimist Club of Foley - Past President and Lifetime Member