



Mayor of Providence

Brett P. Smiley

March 24, 2025

Honorable Members
Providence City Council
City Hall

Dear Honorable Members:

Pursuant to Section 302 (b) of the Providence Home Rule Charter of 1980, as amended and Public Laws Chapter 45-50, Sections 1-31, passed in 1987, I am this day appointing Justin DeShaw of 62 Alumni Avenue, Providence, RI 02906, as a member of the Providence Public Building Authority for a term ending on January 31, 2030, and respectfully submits the same for your approval. Mr. DeShaw replaces Mr. Kilbridge who has resigned.

Sincerely,


Brett P. Smiley
Mayor

IN CITY COUNCIL

MAY 01 2025

READ

WHEREUPON IT IS ORDERED THAT
THE SAME BE RECEIVED AND APPROVED

 CLERK

Justin H. DeShaw

Providence, RI | M: 617-595-5136 | jhdeshaw@gmail.com

Experience

Rockland Trust Company, Providence, RI; Somerset, MA

2022-present

Senior Vice President - Head of RI and South Coast Commercial Market and Franchise Lending

Lead and manage team of Middle Market C&I bankers and commercial credit PMs and analysts in all aspects of prospecting, servicing existing customers, cross-sell, and credit risk analysis.

- Manage middle-market team targeting C&I prospects with revenue size \$30-\$300MM throughout Southeastern Massachusetts, Rhode Island, Eastern Connecticut, and other defined market areas.
- Oversee franchise lending team focusing on 6-8 major QSR brands covering Eastern US market.
- Approximately \$600MM commercial credit portfolio and \$440MM commercial deposits, including Franchise Lending.
- Interact with senior credit approvers to ensure credit analyses properly reflect credit risk and ensure all material aspects of a proposed or existing borrower relationship are properly presented and vetted.
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- Substantial experience working with large commercial general and sub-contractors throughout Massachusetts and Rhode Island. Clear understanding of the credit risks inherent in the commercial contractor space, as well as GAAP accounting and impact on working capital/cash flow.
- Experience with participant deal structures, including mezzanine/preferred debt and equity participants.
- Manage initial deal screen and final credit proposal presentations prepared by lending officers and credit and portfolio managers/credit analysts.
- Monitor team and individual performance to goals and provide coaching and mentoring to team members.
- Direct Rockland's marketing efforts for both geographic and franchise markets.

Centreville Bank, West Warwick, RI; Putnam, CT; Providence, RI

2018-2022

Chief Lending Officer

Member of five-person executive management team overseeing all operations and functions of ~\$2B-asset mutual savings bank. Oversaw selling and risk related to all non-credit and credit-related commercial banking activities and products including commercial real estate, small business, and C&I. Approve pricing, structure, and credit risk (other than matters requiring board committee approval). Key accomplishments include:

- Commercial Group (8 lenders, 6 PMs and analysts, 3 credit admins):
 - Exceeded annual loan origination and net income goals by minimum 25% for the three years since joining; net portfolio growth from ~\$400MM to ~\$800MM.
 - Developed and grew C&I relationship banking by hiring commercial relationship managers and credit analysts with necessary experience and skillsets.
- Operational/Products/Markets Alignment:
 - Control of budgeting, compensation planning, and go-to-market strategies for multiple geographic markets and products/lines of business. Development of credit policies and procedures with chief credit officer, chief risk officer, and head of compliance.

Volunteer and Professional Activities

- Rhode Island Bankers Association – Board of Directors
- Save the Bay, Narragansett Bay – Board of Trustees (former), finance committee, policy committee, former Vice President and Executive Committee member, former Chair of Compensation and Benefits committee
- Business Development Co. of RI – Board of Directors, Executive Committee member (former)
- Central Congregational Church (Providence, RI) – Endowment Funds Board member
- Better Lives Rhode Island – Board of Directors and treasurer
- Mathewson Street Church (Providence, RI) – homeless breakfast volunteer (former)
- Fox Point East Side Little League – former coach, board member, and league treasurer (former)
- School One (Providence, RI) – member of finance committee (former)