

MEET THE BHI TEAM

An interview with **John Yoler**, SVP,
Head of New Jersey and Pennsylvania
Commercial Banking at BHI



Tell us something about your career before you joined BHI.

John Yoler: "I've been in commercial banking for almost 25 years and I've gathered a broad range of experience in both corporate and middle-market banks. In my most recent position before joining BHI, I was SVP, Head of NJ and PA, at HSBC and I ran the bank's corporate division in New Jersey, and Pennsylvania. I had a great team there and I was fortunate to bring a couple of talented bankers from HSBC and a few other bankers from other institutions when I came to BHI in April 2016."

In your eyes, what makes BHI different from other banks serving the middle market?

"First, thanks to BHI's flat organizational structure, we have direct access to C-level management, and I report directly to the CEO, which makes decision times for credit and financing solutions remarkably fast.

"On the financial side, we're part of Bank Hapoalim, Israel's leading banking group, which gives us a +/- \$130 billion balance sheet with an A-rated global bank. And BHI's laser focus on the middle market means we can fully concentrate on this segment, with no other distractions.

"Most importantly, though, we build strong personal relationships with our clients and we have the deep reservoir of talent that's needed to handle these relationships on a day-to-day basis. I know, everyone says clients' relationships are important, but we firmly believe it and try to live it every day."

What do you think is the greatest area of growth for BHI?

"One of them is certainly Food & Beverage sector, particularly since New Jersey is the capital of the food and beverage industry. The state's central location in one of the most densely populated corridors in the United States gives it a huge manufacturing and distribution advantage. We see vertical growth in the industry, and we have an experienced and talented team of experts to call upon.

"Another growing field is nonprofit educational organizations, which are always seeking sophisticated solutions for cash management and risk management, as well as liquidity solutions to put their cash reserves to work. We have the expertise to help these organizations get the most out of their liquidity. But we are also industry agnostic and generalists in that we look at all various industries and sectors across the board."

What does your typical day look like? How do you manage your work/life balance?

"Typical day? There's no such thing. Every day is completely different. Since we like to be in front of clients, we often visit them so we can get a better feel for their company and its culture. Then we're better equipped to plan strategy together and help them grow their business. Work/life balance can be summed up in four words: Family is most important. That means I get up at 4 a.m. so I can have a solid workout (this is what keeps me sane in a high-stress world we all live in) and see my wife and two kids before going to the office. It means that on many weekends, I travel to various states with my son and his high-school and club lacrosse team to away games and tournaments. I'm also the team's official photographer, which I love."

It means special dates with my now college aged daughter who enjoys seeing Broadway shows and having lunch in the city together.

Did you have a mentor? Are you a mentor yourself?

"I've been fortunate to have many mentors along the way. At my very first job, a senior colleague took me under his wing and helped me, starting from the most basic things – how to dress for the office, for example, how your belt had to match the color of your shoes, all that stuff.

"I've never forgotten this and today one of the most gratifying aspects of my job is being able to help other people build their careers. I do it whenever I can and I really enjoy it."



If you could turn the clock back five years, what advice would you give yourself?

"Well, I'd definitely listen to my wife more...
"And in terms of business, I'd tell my younger self to look beyond the rush of day-to-day activity to see the larger picture and realize that what I'm doing matters – not only to the company I work for, but to the entire community. Especially in terms of employment – as our clients businesses thrive, new jobs are created.

"One of the things I've noticed about our clients is that they care about the people who work for them. I see this when I go with CEOs to tour their companies and they stop countless times along the way to shake someone's hand, ask how they're doing. These are companies where C-level folks take a genuine personal interest in the well-being of their employees.

"And don't forget – these hundreds of employees all have families, so what we do has a positive impact on the lives of thousands of people. That's a good feeling."

What inspires you, who's your greatest role model?

"Without a doubt, my father. He was a blue-collar worker and only had a third-grade education, but as far as I'm concerned, he's



the smartest person on the planet and the most honest man I know. He taught me about integrity and the importance of hard work. I saw him working hard with his hands all his life and that left a deep impression on me."

Aside from going to lacrosse tournaments, what do you love to do outside of work?

"Actually, photography is my biggest passion, but right now, I don't have the time to pursue serious work. I'll get back to it one day, but meanwhile I really enjoy my gig with the lacrosse team and I take awesome 'camera vacations' with my family."

If you could choose a superpower for yourself, what would it be?

"Hmm, this isn't an easy one. I think it would be not having to sleep. The days are way too short to do everything I want to do and this

way I could gain some precious hours. But I'd also want unlimited energy so I could really use all those hours to the max."

One last question, John: Tell us one thing about yourself that very few people know.

"(Laughs). I guess most people who have seen me know that I love to wear crazy socks – in fact, the crazier, the better. I have a terrific collection of socks in wild patterns and color combinations that I wear along with my very proper suit and tie – it's my way of adding some fun to the mix. What people don't know is how it all started: About 15 years ago, my wonderful wife gave me a pair of pink polka-dot socks. I took one look at them and said 'No way.' But she persuaded me to try them out for just one day, and the reactions were so amazing that I decided to go for it and wear a different pair every day."