



### **Robert Ruiz joins First Bank of the Lake**

Annemarie Murphy, Executive Vice President, President of SBA Lending at First Bank of the Lake announced today that **Robert Ruiz** has joined its Small Business Administration (SBA) Lending team as a Senior Vice President, USDA & SBA Business Development Officer. In this role, Ruiz will be responsible for growing the bank's assets by originating USDA & SBA loans nationwide in the Commercial Real Estate arena.

Ruiz joined First Bank of the Lake's USDA & SBA team in January 2023. He has over 25 years of SBA 7a and 504 lending experience, specializing in acquisition and expansion financing. His prior experience includes 10 years of community development financing through the USDA's Business and Industry (B&I) loan program. "We are excited Robert has joined our team," stated Murphy. "Robert brings proven success and his extensive expertise in acquisition, expansion and B&I lending will be an asset to First Bank of the Lake," stated Murphy. "He is a trusted advisor to his clients and is committed to helping business owners grow and succeed with access to much-needed business capital."

Ruiz studied at St. Edwards University in Austin, Texas with a major in Finance. "Over the years I've come to appreciate the complexity and time constraints business owners face while running their business," stated Ruiz. "I utilize my years of experience working with small businesses across the country to help them secure essential financing solutions." Ruiz is located in Buda, Texas. He can be reached at 512.797.4742 or by email at [r Ruiz@fblake.bank](mailto:r Ruiz@fblake.bank).

### **About First Bank of the Lake**

First Bank of the Lake, headquartered in Osage Beach, Missouri, has been meeting the financial needs of individuals and businesses for over 36 years. First Bank of the Lake provides a full range of deposit products and services, along with consumer, residential mortgage, and commercial lending. The Bank is also an SBA lender throughout the United States. For more information about First Bank of the Lake, please visit our website at [FBLake.Bank](http://FBLake.Bank).

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