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## 2021 Year in Review: Mary Ettinger, SVP, Commercial Real Estate Lender, BankRI (Bank Rhode Island)

December 31, 2021 - Spotlights



Mary Ettinger  
BankRI

What was the biggest lesson you learned while working during the pandemic? As great as it was to be able to turn to technology to continue doing business, nothing replicates those face-to-face customer interactions. Relationships are so important to us at BankRI and vital to how we support our customers, and that's been particularly true during this once-in-a-lifetime crisis. Knowing our clients as well as we do made a real difference in being able to meet their unexpected needs, but also to how they've been managing throughout the pandemic. The past 20+ months really validated

for me how much customers appreciate our model of relationship banking.

What is the best advice you have received, and who was it from? This is advice I've heard from a number of people and it really reflects the way I try to live each day, which is to not get hung up on the negative. It may sound cliché, but it is absolutely true: positivity breeds positivity. You can't dwell on what you can't control and it's important to remember that there's always a solution to a problem – some just may take more time and work to figure out than others.

What was your greatest professional accomplishment or most notable project, deal, or transaction in 2021? The past year was really all about my customers when I consider what was most notable. I've always found this work to be rewarding, but that took on an even greater meaning in 2021. It was tremendous having the ability to help customers finance new properties or projects, when it was only one year earlier that we were helping them stay afloat with the assistance of a PPP loan. Especially in this constantly-changing environment, nothing is more important than being nimble and going above and beyond for those who rely on us as their financial partners.

What are your predictions for your industry in 2022? Although we're still living through a pandemic, there are some positive signs that we've emerged from the worst of it and will continue to see overall improvement and growth. I anticipate there will remain an appetite for industrial/residential projects and that preservation will continue to be attractive in the market. These have each stayed consistently in-demand in recent years and I don't expect that to change drastically. I also see innovation and creativity among developers in this space remaining a positive, strong element in the coming year.

New England Real Estate Journal - 17 Accord Park Drive #207, Norwell MA 02061 - (781) 878-4540