

Kevin P. Gilligan is a seasoned banking professional with deep experience in SBA lending, commercial lending, and small business finance. He currently serves as Senior Vice President, National Sales Manager – SBA Lending at Waterfall Bank, where he is responsible for building and leading the bank’s national SBA 7(a) lending platform. In this role, Kevin focuses on developing a best-in-class SBA program, expanding the bank’s national lending presence, and helping entrepreneurs and business owners access the capital they need to acquire, grow, and operate their businesses.

Prior to joining Waterfall Bank, Kevin served as Senior Vice President and SBA Commercial Team Leader at United Midwest Savings Bank, where he led a high-performing team focused on providing SBA financing solutions to small and middle-market businesses across the country. Earlier in his career, he served as SBA Director at The Bank of Tampa, where he played a key role in building and scaling the bank’s SBA division into a highly respected Preferred Lender Program.

Kevin’s background also includes business banking roles at HomeBanc, Regions Bank, and BankUnited. Throughout his career, he has maintained a strong focus on relationship banking and on helping business owners navigate the SBA lending process with clarity and confidence.

A longtime resident of the Tampa Bay area, Kevin remains active in the local business community while working with entrepreneurs, lenders, and advisors nationwide to support the continued growth of small businesses through the SBA program.

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