



Robert B. Smith
Senior Vice President
Apple Bank

Robert Smith joined Apple Bank in July 1992 and is currently a Senior Vice President and the Chief Real Estate Advisor. He is responsible for all activities within the Real Estate Valuation and Advisory Group as well as various related commercial real estate activities throughout the Bank.

He has been involved in the real estate industry since 1980 working with real estate appraisal companies and financial institutions. He has experience as a real estate appraiser, reviewer, and advisor.

Mr. Smith actively teaches real estate appraisal and investment courses as an Adjunct Professor at NYU-Schack Institute of Real Estate and as an Instructor for the Appraisal Institute. He also serves as a guest lecturer/speaker for various organizations.

Qualifications and Affiliations

- Appraisal Institute, MAI
- Counselors of Real Estate, CRE
- Fellow of the Royal Institution of Chartered Surveyors, FRICS
- Certified in the State of New York as a "R.E. General Appraiser"
- USPAP Certified Instructor - Appraisal Foundation (AF)
- Adjunct Professor – New York University (NYU)
- Member of the Appraisal Institute Education Faculty – Instructor
- Member of the Real Estate Board of New York

Education

- Bachelor of Science (B.S.) degree from the State University of New York (SUNY) at Brockport
- Master of Arts (M.A.) degree in Business and Policy Studies from SUNY - Empire College
- University of Virginia (UVA) Retail Banking School