



Portfolio Manager

TITLE: Portfolio Manager	REPORTS TO: EVP, Senior Loan Officer
DEPARTMENT: Commercial Lending	FSLA: Exempt
JOB SUMMARY:	
<p>Responsible for the proactive management of an assigned commercial loan portfolio consisting of both Commercial Real Estate (CRE) and Commercial and Industrial (C&I) banking relationships. Working closely with EVP – Senior Loan Officer and other lenders, the Portfolio Manager will be responsible for the ongoing evaluation of credit risk, including analysis of borrower and guarantor financial performance/financial condition, repayment capacity, compliance with loan covenants and adequacy of the Bank’s collateral.</p>	
EXAMPLES OF KEY DUTIES: <i>(Duties are illustrative and not inclusive and may vary with individual assignment.)</i>	
<ul style="list-style-type: none"> ➤ Proactively manage assigned portfolio to ensure adherence to Bank credit policy, including completing various required actions, such as processing annual reviews, extensions, renewals, waiver requests and risk rating change memos ➤ Request, track and collect required financial information from assigned customers ➤ Analyze all aspects of various credit risk transactions (including working capital lines, term loans, commercial real estate mortgages and commercial construction loans) ➤ Document analysis, findings and recommendations in appropriate credit approval documents and/or credit file memos ➤ Develop, recommend and deliver appropriate transaction, documentation and loan structures when modifications or renewals are required ➤ In conjunction with the Senior Loan Officer and the AVP-Credit Administration, prepares various credit metrics reports (e.g., credit concentrations, stress testing, risk rating assessments) via loan portfolio analysis, modeling and monitoring ➤ Orally present and justify annual reviews, renewals, modifications and waivers to both Senior Management and, when applicable, the Bank’s Director’s Loan Committee ➤ Serves as the primary back-up coverage person for AVP-Credit Administration in terms of preparing, coordinating and distributing Director Loan Committee loan approval packages and minutes, Watched Asset Reports as well as portfolio monitoring reports and analysis ➤ Serves as the primary back-up coverage person for AVP-Credit Administration in terms of the Bank’s SBA 7a lending program ➤ Serves as the primary back-up coverage person for AVP-Credit Administration in terms of New Loan Pipeline Report updates and distribution ➤ Comply with all Bank policies, procedures, audit requirements, and federal regulations ➤ Performs other various duties as assigned, including special projects or ad hoc reports, as necessary 	

The above statements are intended to describe the general nature and level of work performed rather than an exhaustive list of all duties and responsibilities and skills required for the position. The Job duties may be changed at any time at management's discretion. The job description is not intended to create an employment contract of any kind.



QUALIFICATIONS:

Education:

Bachelor's degree in business, accounting, finance or economics.

Required Experience and Skills:

- Minimum of three (3) to five (5) years commercial credit experience, with an emphasis on C&I lending and/or commercial real estate lending
- Strong verbal and written communication skills
- Strong organizational skills
- Solid understanding of financial statements and accounting principles, credit analysis (including valuation techniques and cash flow analysis), loan structuring, underwriting and documentation
- Ability to work with external clients
- Strong collaboration skills to effectively work with groups or individuals across the organization to effectively manage commercial relationships
- Prior experience in managing a portfolio of active commercial accounts
- Self-starter with clear results orientation and a capacity to operate independently, appropriately balancing short, medium and long term objectives
- Flexibility to coordinate and manage multiple relationships and processes at the same time ensuring delivery against deadlines, customer expectations and business priorities
- Completion of formal bank credit training program preferred, but not required

PHYSICAL DEMAND AND EQUIPMENT USED:

This is a work from office position

Must be able to sit, walk or stand for extended periods

Must be able to travel to branch locations

Must be able to travel for business related matters

General Office environment

General Office equipment

LAST UPDATED: October 2024

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