

Job Title: AVP, Senior Portfolio Manager

Position Purpose

The primary role of the AVP, Senior Portfolio Manager is to support the analysis of the credit worthiness of the organization's commercial credit relationships. This role is responsible for the client credit relationships in the commercial lending segment, frequently serving as the client's point of contact with the company. Affects sound and consistent underwriting and management of commercial loan risk within the assigned team while balancing the commitment to loan, deposit, and fee growth, overall client profitability, client retention, and credit quality.

Essential Duties and Responsibilities

The following represents a list of essential duties and responsibilities; other duties may be assigned as required.

- Monitors loan relationships on a continuing basis to ensure credit quality and minimized risk of loss.
- Assists in maintaining organized and current credit files. Will be involved throughout the loan underwriting process and will assume all required duties related to gathering information, facts, loan histories, relationship data, and providing the same to lenders.
- Assist with the workflow of the relevant departments for the origination and documentation of all loans, helping prepare credit packages for timely review and final approval which may include oral presentations to appropriate loan approval bodies. This includes obtaining and analyzing borrower financial statements, personal tax returns, stress testing, profitability analysis and presentation of such material or any material that would be relevant for prudent risk management practices.
- Conform all loan approvals and other packages with internal policy & regulatory requirements to ensure compliance with regulatory and other legal requirements including BSA/AML.
- Following the loan decision-making process works closely with the team to coordinate the documentation, closing, booking, and timely loan package completion.
- Assist and participate in both client and prospective business calling preparation. Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Prepare and deliver accurate monthly, quarterly and annual reports detailing and summarizing credit risk and loan portfolio positions, including but not limited to credit quality, supervisory limits, non-conforming loans and loan concentrations.
- Performs ongoing timely annual credit reviews and line renewals, including assessment of credit ratings.
- Reviews documentation to determine viability, quality and correctness of appraisals, including valuation method, environmental concerns and title reports.

Other Duties

- Performs other job-related duties as assigned. The above is a description of the ordinary duties of the position.
- Attend trainings and seminars as needed to maintain a working knowledge of the positions' requirements.
- Adhere to all Bank policies and procedures as outlined in the Bank's Employee Guidelines.

Managerial Responsibilities

- Maintains competent and professional team members by recruiting, selecting, orienting, and training employees; maintaining a safe, secure, and legal work environment; developing personal growth opportunities.
- Accomplishes results by communicating job expectations; planning, monitoring, and appraising job results; coaching, counseling, and disciplining employees; developing, coordinating, and enforcing systems, policies, procedures, and productivity standards.
- Address disciplinary and/or performance problems according to company policy. Prepare warnings and communicate effectively with employees on warnings and make effective/appropriate decisions relative to corrective action as required and documents with HR.

Minimum Required Technical Skills and Qualifications

- Minimum seven years' experience in commercial lending.
- Prior credit analysis experience.
- Strong knowledge of banking systems.
- Strong knowledge of loan documents.
- High level of proficiency in Microsoft Office applications.
- High level of proficiency in handling digital equipment.
- Proven leadership and strong customer service skills required.
- Communication and public relations skills.
- Stays current with industry advances and technology.

Education/Certifications/Licensure

- College degree or equivalent work-related experience.
- Specialized coursework and training or the equivalent in industry-sponsored educational programs or experience.

Language Skills

- Ability to interact with all management and staff.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions.
- Ability to communicate effectively (both written and verbally) with co-workers, customers and vendors.

Physical Demands

The physical demands and environmental factors described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Physical Requirements:

Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 20 lbs. Must be capable of climbing / descending stairs in emergency situation. Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours whenever required or requested by management. Must be capable of travel by automobile (as driver and passenger), commercial airlines, rental vehicles and public transportation and be able to lodge in public facilities. Must be capable of regular, reliable and timely attendance.

Working Conditions:

Must be able to routinely perform work indoors in climate-controlled private office with minimal noise.

Mental and/or Emotional Requirements:

Must be able to perform job functions independently and work effectively either on own or as part of a team. Must be able to plan and direct the work activities of self and others. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.