

Job Title: AVP, Portfolio Manager

Position Purpose

The Portfolio Manager is responsible for credit underwriting, monitoring, and portfolio management of new and existing relationships in the commercial lending segment by using sound and consistent underwriting and management of commercial loan risk. The role is expected to perform the responsibilities with limited supervision and exhibit solid knowledge when interacting with peers and clients.

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 by working closely with Lending Officers.
- Prepares credit reviews on existing relationships to maintain a current, complete review of the commercial loan portfolio.
- 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.
- Conform all loan approvals and other packages with internal policy & regulatory requirements to ensure compliance with regulatory and other legal requirements including BSA/AML.
- Evaluate collateral, repayment sources, credit history, business operations, financial conditions, industry/economic conditions.
- Maintain the accuracy of the Bank's commercial loan rating system by validating that loan ratings accurately reflect the risks in the credits.
- Performs ongoing timely annual credit reviews and loan renewals, including assessment of credit ratings.
- Assist in the preparation of reports used in monitoring credit quality.
- Reviews documentation to determine viability, quality and correctness of appraisals, including valuation method, environmental concerns and title reports.
- Support other credit related activities including internal or external audits, and compliance matters.

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.

Minimum Required Technical Skills and Qualifications

- Minimum three years' experience in commercial lending.
- Prior credit analysis experience.
- Strong analytical and quantitative skills.
- 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.
- Communication and public relations skills.
- Stays current with industry advances and technology.
- Experience with Abrigo Sageworks desired.

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 an 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 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.

Salary Range: \$100,000-\$120,000/year, actual compensation within the range will be dependent on experience, skillset, and ability to meet qualifications outlined in the above job description.

*For more information on our culture and benefits, please visit our careers page:
<https://www.onelocalbank.com/our-story/work-with-us>*