



Job Description

JOB TITLE: Portfolio Manager

DEPARTMENT/BRANCH: Credit

IMMEDIATE SUPERVISOR: Credit Risk Officer

FLSA STATUS: Exempt

LAST REVISION DATE: 01/16/2019

JOB SUMMARY

Working independently and cooperatively under the guidance of lead staff, the Portfolio Manager provides credit and sales support to commercial relationship managers. The Portfolio Manager is responsible for a wide range of duties including, but not limited to managing all aspects of the assigned loan portfolio, conducting industry and financial analysis to determine credit risk, underwriting commercial loans, gathering financial information, writing reports and completing financial spreads.

QUALIFICATIONS

- Bachelor's degree with course work in finance and accounting preferred
- 3–5 years of work experience related to various aspects of commercial lending and administration including credit and financial analysis and underwriting
- Proficient knowledge of credit policy, banking regulations, accounting principles and loan documentation issues as well as sound financial, analytical and underwriting skills of both C&I and CRE loans
- Extensive knowledge of various loan structures and have the ability to apply this knowledge in the formulation of sound credit recommendations
- Must have excellent interpersonal and communication skills along with a team orientation
- Ability to verbally communicate effectively one-to-one and in groups
- Must be able to write clearly and effectively with an attention to detail
- Must be able to develop and maintain cohesive and cooperative working relationship with co-workers, CRMs and management, exercising judgment, initiative and tact as necessary
- Must have good personal organization and time management skills
- Must understand and work effectively within the credit culture of the company
- Must be self-motivated, allocate time effectively, independently prioritize work load to meet timelines and make sound judgments

- Must be able to work with in-house financial reporting applications, including Credit Risk Management and Toolbar and Credit Leader
- Proficiency in the use and operation of various systems, software and resource materials including Microsoft Outlook, Word and Excel
- Participate in all required compliance training, including Bank Secrecy Act/anti-money laundering training, as well as internal and external training programs, online training, meetings, and seminars/conferences, etc.

ESSENTIAL DUTIES AND RESPONSIBILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Works with Commercial Relationship Managers (CRMs) to manage all aspects of the loan portfolio including new loan requests, renewals, modifications, annual reviews, past dues, maturing loans, risk rating assessments, borrowing base monitoring, covenant compliance, loan approval reports, collateral exceptions, and other portfolio management activities
- Actively participates and assists in all aspects of the loan process including joint calling, underwriting and preparation of credit approval packages
- Prepares loan approval reports, credit memos, financial spreads, and related documents
- Serves as secondary contact on client relationships
- Identifies cross-sell opportunities with new and existing clients
- Prepares commitment letters and reviews loan documents
- Assesses, spreads, analyzes, and interprets complex business and personal financial statements and tax returns of current and prospective borrowers
- Analyzes relationships, clients, and prospects globally, not just on individual requests
- Identifies strengths and weaknesses of individual requests and makes recommendations to address and mitigate perceived risks
- Prepares and presents credit analysis packages through the credit approval chain with limited supervision
- Performs research on industries and other companies as needed
- Responsible for compliance within area of responsibility
- Completes other duties as assigned