

Commercial Portfolio Analyst

POSITION SUMMARY:

The Commercial Portfolio Analyst is primarily responsible for assisting the President and other Commercial Lenders with management of the commercial loan portfolio. The position requires a strong work ethic, the ability to prioritize and adapt to changing deadlines, excellent communication, and a desire to work in a team to support the overall success of the Bank. The Commercial Portfolio Analyst will perform additional assigned duties under the general supervision of the President.

CORE RESPONSIBILITIES:

- Assists with a growing loan portfolio through management of existing clients
- Conducts in-person meetings, site visits, inspections and general client meetings at their place of business
- Prepares written Credit Memorandums for presentation and approval
- Collaborates on underwriting of new commercial loans, renewals and modifications
- Communicates directly with Borrowers / Guarantors throughout the life of the loan; in partnership with the President and Commercial Lenders.
- Monitors ticklers and past due reports works with Borrowers as needed to ensure timely loan payments.
- Prepares Annual Reviews on all types of commercial loans.
- Conducts covenant reviews for all loans with financial covenants.
- Builds and maintains solid relationships with internal teams and customers.

The above statements are intended to provide a general level of the nature and level of work being performed by employees of this classification. They are not to be construed as an all-inclusive list of all job duties. Additional functions and requirements may be assigned by supervisor as deemed appropriate.

MINIMUM QUALIFICATIONS:

Education:

Accounting or finance degree preferred – will consider comparable experience.

Requirements:

- Basic knowledge of commercial lending. Experience in commercial lending, underwriting, and loan structuring not required, but beneficial.
- Strong knowledge of Mobile and Windows based computer applications
- Business writing, verbal communication, problem solving, and interpersonal skills.
- Production of high-quality work within tight time frames while managing multiple assignments.
- Ability to take on new tasks as assigned by the President

Physical Requirements:

This is largely sedentary role, requiring use of typical office equipment such as a computer/laptop and telephone. Prolonged sitting or standing may be required. Occasional lifting of up to 50 lbs.

WORKING CONDITIONS:

This position typically functions indoors in an office environment although it will also include outside client meetings at their office/location.