

JOB TITLE: PORTFOLIO MANAGER

Location: Farmington

Type: Full-Time/ Exempt

Position Summary:

Responsible for the management of an assigned community bank lending portfolio, including evaluation of ongoing credit risk, capacity to repay and adequacy of collateral.

Qualifications Required:

- Undergraduate degree in Accounting, Finance or related field or equivalent work experience
- Completion of industry credit training program or equivalent experience
- Familiarity with bank systems and analysis tools, such as financial statement spreading software
- Minimum of four years' experience in commercial lending, credit analysis and/or portfolio management
- Proficiency in MS Office software, including ACCESS, WORD, Excel and Outlook

Essential Functions and Responsibilities:

- Provide excellent customer service to assigned customers, responding to requests or challenges as they arise
- Ensure timely performance (including payments, collateral insurance coverage and tax payments) and acceptable deposit account management for assigned customers
- Request updated financial information as required
- Regularly review accounts under management for credit quality, documenting current obligor performance, collateral adequacy and the impact of industry and competitive dynamics and economic events on creditworthiness
- Review loan documentation for compliance with approval and Bank policy and assist customer with understanding loan terms and conditions
- Assign appropriate credit risk grades based on the regular analysis
- Identify early warning signs of financial and/or operational deterioration or weakness that may lead to future collection issues and raise these to management's attention
- Monitor financial and non-financial covenant compliance
- Underwrite for renewal or modification existing credit exposure as needed

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- Underwrite new credit opportunities as may be assigned
- Identify opportunities for additional credit or other services to customers
- May provide guidance in the financial and/or industry analysis to credit analysts or underwriting assistance for more complex transactions
- Works on projects/initiatives within the credit and lending areas as required
- Demonstrated excellent problem solving skills
- Strong analytical and quantitative skills
- Strong working knowledge of industry risks, issues and metrics

Salary Range: \$80,000-120,000