

## **State Bank and Trust Company**

### **Portfolio Manager**

EEO is the Law

#### **Summary**

The Portfolio Manager–CRE/HBF position is responsible for supporting a portfolio of real estate-related businesses and servicing prospective and current clients to produce a variety of commercial loans, as well as generating and managing a portfolio of non-loan business and/or corresponding relationships. Key responsibilities include working with officers to underwrite, structure and document quality loans per bank policy, and to assist officers in offering other appropriate services provided by the bank. Incumbents will also coach and assist officers in working clients/prospects, including explaining bank policies and processes, and addressing client questions during the lending process.

#### **Functions**

Key client facing partnership with Relationship Manager

Provides objectivity to the Credit approval process

Underwrites new transactions, assessing borrower, market and guarantor strengths and weaknesses as well as any other relevant deal point(s)

Underwrites and documents renewals, modifications and covenant violations

Prepares LSS, (Loan Submission Summary), RES, (Real Estate Collateral Summary) CRE granularity, AMP (Account Management Plan) and Risk rating

Reviews commitment letters

Reviews and approves annual reviews and tenant underwriting for report to loan committee

Ensures adherence to Credit policy, guidelines and regulatory requirements

Engages outside counsel via the RMA (Relationship Manager Assistant) as well as orders appraisals

Assists loan document negotiations as needed

Supports the growth and development of the assigned commercial lending loan portfolio by effectively managing client portfolios.

Handles TI and lease approvals

Provides ongoing coaching and support for credit analysts

Effectively monitors portfolio for revenue opportunities and/or loan exposures

Responsible for credit analysis, proper loan structuring and overall sales efforts in area

Assists in the sales proposal process, including accompanying the lenders on customer and prospect calls and various other sales/customer oriented projects

Establishes and maintains relationships with current and prospective clients. Leverages customer knowledge to proactively identify and recommend opportunities to cross-sell additional loan and non-credit products to clients.

Manages loans through the lending process

Presents loan requests and renewals to Senior Management and Loan Committee.

Completes all requirements of loan bookings, to include preparation, review, documentation and filing

Works with clients to modify and/or restructure existing loans as needed

Underwrites new loans, renewals, extensions and modifications

Helps resolve credit problems, delinquent payment issues, and other related affairs, as needed

Reviews current account status, to include but not limited to, Past Due accounts and Notes Matured. Makes appropriate recommendations for these accounts

Monitors portfolio loan exposure including review of monthly maturity reports, daily overdraft activity reports and weekly past dues reports. Reports deteriorating credit situations in a timely manner

Participates in evaluating risk rating and make revision recommendations

Prepares lending activity reports for management and loan committee as needed

Works within the existing audit, compliance and regulatory framework to ensure a high quality, compliant book of business

#### **Education/Experience**

Bachelor's degree (B. A.) from four-year college or university.

Five to ten (5-10) years experience in a bank or lending setting and/or training; or equivalent combination of education and experience. Successful completion of Commercial Banker training and any other compliance training deemed necessary by the Bank. Knowledge of credit policies and standards and lending and lending policies and procedures.

Strong business and financial knowledge and understanding of Portfolio Manager responsibilities; Strong knowledge of the company's products and services. Knowledge of the company's operations and management. Working knowledge of Microsoft Word, Excel, Outlook and other Web-based applications. Experience with Bank financial analysis and spread sheet systems associated with lending required. Developed analytical and underwriting expertise, credit quality focus. Formal credit training is a plus.

**Visit our website [www.statebt.com](http://www.statebt.com) to apply for all positions you may qualify for**

#### **Employment at Will**

Employment with State Bank & Trust is "at-will." This means that you or the Bank may terminate your employment at any time with or without notice or cause.

#### **Employment Eligibility Verification**

Employees are required to present proof of identity and eligibility to work in the U.S. State Bank participates in E Verify.