

## **CREDIT PORTFOLIO MANAGER**

Ameris Bank has an open position for a qualified Credit Portfolio Manager in Savannah, GA.

### Summary Job Description:

The Credit Portfolio Manager will be responsible for working with Credit Administration and the Market Bank on loan structure and terms, leading loan requests through the credit approval process, and assisting with the overall portfolio management.

The Credit Portfolio Manager will require direct client contact, providing financial analysis to maximize profitability, and will be a valuable member of the support team for the client. The candidate should have a thorough understanding of the terms and conditions under which the loans should be presented and closed.

### Primary responsibilities are:

- Provide loan structure guidance and apply analysis assistance to mitigate risks in relationships consistent with Ameris Bank loan policies.
- Work with Regional Credit Officer in recommending appropriate structure, e.g., financial and non-financial covenants, and any special approval conditions.
- Provide expertise and support in negotiating and documenting transactions with clients.
- Facilitate means of receiving continuous financial updates on Market Bank relationships.  
Assist with the preparation of detailed analysis of borrower's financials and prepare Loan Committee approvals and updates as needed.
- Prepare or assist in the preparation of concise, well-reasoned, credit memorandums to maintain timely administration of the Market Bank portfolio.
- Assist with the monitoring of the total loan portfolio through report preparation and maintenance.
- Communicate material financial changes or covenant non-compliance within existing relationships with Regional Credit Officer.
- Prepare Market Studies and Annual Reviews as needed.
- Assist with the presentation of loan requests to the respective committees for approval.
- Work with Lending Assistants, Account Officers, and other providers to manage the closure and funding of loans.
- Participate in business development efforts with Market Bank staff, which includes prospect call support and identifying potential additional product needs during underwriting.

### Required Skills/Experience

- Strong interpersonal skills with emphasis on relationship building both internally and with Ameris clients and prospects.
- Exceptional credit/analytical skills.

- Highly developed communication skills including the ability to write clear and concise credit correspondence.
- Capability to independently and proactively manage various relationships and effectively manage multiple priorities.
- Ability to advocate persuasively.
- Ability to learn and multitask efficiently.
- Expertise in financial computer applications (primarily Microsoft Excel) and database management tools.
- At least five years of analyzing, negotiating, and/or structuring loan transactions in a corporate lending environment.
- Credit analysis training or experience appropriate for the job requirements.

#### Desired Skills/Experience

- A college degree with a focus in the areas of finance, economics or accounting is preferred, but not required
- Formal credit training preferred

A High School Diploma or GED is required.

Interested candidates should forward resume [melba.mckinney@amerisbank.com](mailto:melba.mckinney@amerisbank.com).