



Commercial Lending Manager

DEPT: Loan Officer

REPORTS TO: Chief Lending Officer

CLASSIFICATION: Exempt, Full-Time

Position Summary:

The Commercial Lending Manager will oversee employees in the Commercial Lending division, ensuring productivity and compliance with applicable policies and standards. The Commercial Lending Manager will review and make recommendations regarding large loan relationships prior to submission to the Directors Loan Committee. The Commercial Lending Manager will be part of the Executive Loan Committee.

Duties and Responsibilities:

1. Manages, supports, and develops the Commercial Lending division and its employees.
2. Interviews, hires, and trains new employees for the division.
3. Conducts performance evaluations that are timely and constructive.
4. Leads efforts with executive management to develop and implement appropriate lending and deposit strategies.
5. Reviews commercial loan procedures on a routine basis; recommends any necessary updates or revisions.
6. Oversees commercial lending process, ensuring that loan packages are properly filed with appropriate signatures, disclosures, credit authority and supporting documentation.
7. Maximize portfolio growth through effective planning, development, training on, and implementation of lending strategies.
8. Review existing and new client relationships for credit quality, structure, and pricing.
9. Originate loans and work with the Retail Banking Manager and Branch Managers to develop complete customer relationships.
10. Work with the Chief Credit Officer and Chief Lending Officer to implement systems, risk controls, and policies and procedures in line with regulatory requirements, institution policies and targets.
11. Monitor and manage the institution's portfolio and communicate performance and concerns to top management.
12. Being actively involved in the communities the bank serves.



13. Participate in executive level discussions and in making recommendations regarding major policy decisions.
14. Provide the analytical framework to enable informed business decisions that identify trends early to capitalize on opportunities and manage risk.
15. Other duties as assigned by supervisor(s).

Requirements:

1. Bachelor degree in Accounting, Finance, Business Administration, or a related field is preferred.
2. Ten (10) years of experience as a Loan Officer or similar financial position.
3. Excellent financial analytical skills with sound judgement and decision-making abilities.
4. Extensive knowledge of financial institution policies and procedures.
5. Extensive knowledge of financial institution regulations.

Desired Knowledge, Skills, and Abilities:

1. Ability to work independently and in a team environment, with limited supervision, and a self-starter.
2. Good verbal and written communication skills, with attention to detail.
3. Ability to react to stressful situations with professionalism while remaining calm.
4. Strong analytical and problem solving skills.
5. Must possess excellent organizational skills.
6. Ability to meet deadlines.
7. Excellent time management skills and ability to prioritize work load.

Work Environment/Physical Demands:

Work is performed largely in an office environment, during normal business hours. Deadline pressure is an integral part of the job. Regular mental and visual concentration for computer usage and reading complex and technical compliance information is required. Position will alternate between walking, sitting, standing, stooping, bending, and occasional lifting up to 50 pounds of office supplies and/or documents throughout work shift.