

**Position Title:** Portfolio Manager

**Reports To:** Senior Credit Officer

**FLSA Class:** Exempt

---

**Position Summary:**

Support regional credit teams and commercial real estate relationship managers by providing objectivity and a risk management focus and the support needed to grow commercial relationships. Primary duties include ensuring new and renewed credits are properly analyzed, credit files are in compliance with policy, and the commercial lending process is completed.

**Job Requirements for Essential/Primary Job Functions:**

Provide support of underwriting and verification of risk-assessment analysis on credit request packages to be submitted for credit approval or approved by Relationship Managers. Ensure packages are complete, accurate, and adhere to bank policy.

Support the Senior Credit Officer in the administration of the commercial real estate portfolio of the line in order to achieve the desired results of quality, profitability, and growth.

Monitor proper use of loan authority, execution of risk grading tools and all other components established for the commercial real estate lending process.

Monitor and report on the general conditions of the real estate market as it relates to the bank's specific portfolio to effectively monitor risks and trends.

Inspect credit files and loan systems information to ensure accuracy and data integrity.

Participate in the regional annual review process through preparing complete and accurate packages that adhere to bank policy. Present these packages to the senior loan committee and take ownership of actions agreed upon in loan review committee to ensure actions are executed.

Work closely with assigned Relationship Managers to ensure all client-related documentation and administrative issues are resolved on a timely basis.

Keep abreast of changing business and economic developments which impact the loan portfolio, its profitability, and banking in general.

As requested/needed meet with clients to obtain information and stay abreast of their business activities.

**Compliance Accountability:**

- Responsible for compliance with all regulations, laws, and bank policies and procedures that pertain to your day-to-day job responsibilities.
- Responsible for maintaining a working knowledge of all compliance regulations pertinent to your assigned duties by successful completion of any courses assigned on a timely basis.
- Responsible for participating in BrandBank’s community development program at least one day each year.
- Responsible for adherence to BrandBank’s Code of Professional Ethics and Conduct as well as observing and promoting compliance with the Code among fellow bank personnel, customers and vendors.

**Education/Work Experience:**

- Bachelor's degree in accounting, a business field or equivalent education and related training
- Five years of experience in banking industry or related work experience
- Experience in analyzing commercial real estate transaction specifically office, industrial, retail, hospitality space for loans \$1 million to \$50 million
- Experience with spreadsheet and word processing applications
- Strong verbal and written communication skills
- Understanding of financial and cost accounting principles
- Proficient in the use of Microsoft Office desktop applications

**Desired Experience**

- Graduate degree in Finance, Accounting, or Economics
- High degree of quantitative analysis skills
- Working knowledge of nCino loan platform is a plus

*BrandBank is an Equal Employment Opportunity (EEO) employer and welcomes all qualified applicants. Applicants will receive fair and impartial consideration without regard to race, sex, color, religion, national origin, age, disability, veteran status, genetic data, or religion or other legally protected status.*