

Commercial Loan Portfolio Manager

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Summary

The primary purpose of the position will be to support the portfolio management activities of Atlantic Capital Bank's Portfolio Management Group within the Credit Management department, as well as other Risk Management activities. In order to accomplish these activities the Portfolio Manager will perform regularly scheduled risk reviews; financial statement spreading and analysis; underwriting; documentation review; closing, and ongoing portfolio management and monitoring for existing Commercial Banking and Commercial Real Estate credit relationships. The Portfolio Manager will also have both management reporting and project-related responsibilities.

Essential Duties, Responsibilities & Accountabilities

- Ability to read financial statements, projections and monitor covenants
- Spread and analyze company financial statements.
- Perform industry analysis.
- Review and analyze collateral.
- Write effective credit authorization memorandums to facilitate decision-making, while also ensuring adherence to credit policies.
- Present credit relationships to Management Credit Committee ("MCC") in addition to reviewing credit files prior to MCC.
- Participate in client calls with Client Managers and other Credit Officers.
- Monitor borrowers' financial status and loan compliance and ensure that administrative items (borrower financial statements, borrowing bases, insurance certificates etc.) are current.
- Assist Senior Portfolio Managers as needed
- May complete approvals as needed for credit, overdrafts, and operating exposure
- Participate in computer-based as well as on the job credit training.
- Comply with the with Bank Secrecy Act, OFAC and USA PATRIOT Act including Customer Identification Program, customer due diligence, identifying high risk accounts, reporting suspicious activities to Supervisor or BSA Department.

This position may require travel.

Skills & Competencies

- Proficient in use of PC software tools including Microsoft Office Suite
- Strong analytical and critical thinking skills
- Excellent oral and written communication and presentation skills
- Strong organizational skills and effective time management
- Ability to work independently with minimum supervision
- Light Travel may be required
- Ability to review and negotiate loan documentation
- Prior experience in financial statement spreading and analysis

Qualifications

Education:

- Minimum of Bachelor's degree in Finance, Accounting or Economics;
- Completion of commercial lending training program.

Experience:

- Minimum 3 to 5 years of commercial banking credit or portfolio management experience with a strong underwriting base and financial analysis experience.

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