



JOB DESCRIPTION

Job Title: Portfolio Manager

Department: Commercial Lending

Reports to: Senior Lending Officer

Supervises: N/A

Job Summary

We are a growing community bank dedicated to fostering strong local relationships and providing personalized financial solutions to businesses and individuals in our community. As a Portfolio Manager, you will support our commercial banking team in managing and servicing a portfolio of loans, ensuring compliance with bank policies, and contributing to risk assessment and client relationship building. This entry-level role is ideal for a motivated professional with 1-3 years of banking or lending experience, offering opportunities for growth a commercial lending position.

Key Responsibilities

- Assist in the ongoing oversight and management of assigned loan portfolios, including timely risk rating assessments, covenant monitoring, and financial reporting.
- Assist in the new loan process, underwriting, analysis, client calls.
- Assist Commercial Loan Team in new loan production.
- Collaborate with commercial bankers on new credits, including loan structuring, pricing, collateral evaluation, and industry risk analysis.
- Monitor loan status, past dues, and compliance with bank policies, regulations and reporting requirements.
- Provide customer service support for existing relationships, handling renewals, modifications, and basic troubleshooting under supervision.
- Assist in preparing reports for senior management, credit committees, and audits, including financial ticklers and covenant compliance logs.
- Build and maintain client relationships to deepen deposit and lending business, including occasional client calls or meetings.
- Support staff or interns as needed and participate in community events to enhance the bank's local presence.

Qualifications and Requirements

- **Education:** Bachelor's degree in Business Administration, Finance, Accounting, or a related field (or equivalent work experience).

- **Experience:** 1-3 years in banking, lending, or credit analysis; prior experience in loan servicing or commercial banking preferred but not required.
- **Skills:** Strong analytical and problem-solving abilities; basic knowledge of credit principles, financial statements, and banking regulations. Proficiency in Microsoft Office (Excel, Word) and financial spreading software (e.g., Moody's or similar) is a plus. Knowledge of Jack Henry Loan Vantage preferred.
- **Other:** Excellent communication skills (verbal and written); detail-oriented with the ability to multitask in a fast-paced environment. Must be able to travel occasionally within the community for client meetings. Commitment to ethical standards and community involvement.

What We Offer

- Competitive salary plus performance bonuses.
- Comprehensive benefits package, including health insurance, dental, vision, flexible spending account, group life, short- and long-term disability, 401(k) matching, paid time off, stock options, 11 Federal holidays.
- Professional development opportunities, mentorship from senior credit managers, and a collaborative team environment.
- Chance to make a tangible impact in a community-focused bank.