



## Commercial Loan Officer

<b>Department:</b>	Branch
<b>Reports to:</b>	Branch Manager
<b>Supervises:</b>	N/A
<b>FLSA Status:</b>	Exempt

### Position Summary:

Develops and maintains account relationships, both credit and non-credit. Provides a full range of commercial banking services, including SBA products and developing new business and client relationships; producing a variety of commercial loans; generating and managing a portfolio of business and corresponding relationships; seeking new accounts through calling efforts, marketing, and referrals; as well as coordinating the cross-sale and delivery of bank products and services to clientele while serving as a trusted advisor. This position will also have the responsibility for underwriting, structuring, and closing commercial loans that meet established lending requirements and maximizes profitability to the Bank with minimal risk.

Portfolio size, credit authority, lending limits and asset quality may be determining factors for assigned level within the salary range.

### Essential Duties and Responsibilities:

- Establish and service a sound loan portfolio by cultivating new and expanding existing business through an effective calling program. Regularly achieves and/or exceeds agreed-upon benchmarks and annual goals.
- Build solid, profitable relationships with clients/prospects characterized by mutual respect, understanding and trust. Works to establish his/her role as a trusted financial advisor.
- Evaluate the overall resources and capabilities of the client/prospect's business, considering current industry dynamic, financial and operational strategy, economic conditions and market trends and prioritizes client/prospect opportunities.
- Analyze client/prospect needs, and recommends appropriate solutions that match those needs, consistent with the Bank's credit culture, and maximizes SaviBank's profitability and shareholder value.
- Analyze and screen loan requests. Negotiates terms/conditions, structure loan financing based on risk considerations consistent with Bank policy and Asset/Liability guidelines; approve loans within assigned lending limits; and/or prepare/ present credits outside lending limits for approval to appropriate levels of authority, as required.

- Foster and maintain cohesive partnerships and working relationships with all lines of business within the Bank to build a trusted and productive sales and service referral process.
- Effectively evaluates and manages each client relationship and transaction for financial and credit risk and potential loss to the Bank, ensuring adequate safeguards and monitoring of accounts. Ensures collateral, routinely reviews cash-flow and ensures standards and loan terms are met on an ongoing basis.
- Proactively leverages ideas, insights, and relationships to generate new and incremental loan and deposit business for SaviBank; utilizes existing client/prospect base and network of clients/prospects referral sources and means of improving client acquisition and retention.
- Provide current SBA product and process knowledge, as well as ensure loan terms and conditions with borrowers approved by Credit Administration meet all the requirements of the SBA. Qualify applicants for SBA programs.
- Establish a positive working relationship with the SBA department and its employees. Review and make recommendations regarding SBA loan serving requests, liquidations, and portfolio management as appropriate.
- Ensure timely and thorough monitoring of all credits through periodic reviews, continued analysis, proper credit quality grading, and proper documentation. Maintains ongoing contact with client to be kept current on significant changes in financial condition or operations. Remedy loan deficiencies where appropriate, including loans out of compliance with borrower's loan agreement, or out of formula with borrowing base.
- Prepare and present all required and requested loan reports in a timely manner.
- Monitor the performance of the borrower over the life of the loan. Able to recognize developing problems and bringing them to the attention of management. For troubled credits, assist in developing a strategy to return the credit to a pass rating or exit strategy.
- Comply with government regulations by maintaining an up-to-date knowledge of commercial law, UCC, and banking regulations/policy to assure conformity with required laws and terms.
- Maintain an awareness of competitive products, practices, rates and changes in the local market.
- Represent the Bank in the local community through proactive participation in community, charitable, business and social activities to allow for maximum client and customer contact.

### **Competencies:**

To perform the job successfully, an individual should demonstrate the following competencies to perform the essential functions of this position.

- Analytical—the individual synthesizes complex or diverse information.
- Problem-solving—the individual identifies and resolves problems in a timely manner and gathers and analyzes information skillfully.
- Specific to Mortgage Loan Originators—must be registered, or able to be registered on the Nationwide Mortgage Licensing System.

- Communication—the individual speaks and writes clearly and persuasively in positive and negative situations, demonstrates group presentation skills and participates in meetings.
- Effective listening, verbal, written, and telephone etiquette business communication skills, including effective questioning strategies and presentation skills; ability to read, write, speak and understand English well.
- Ability to analyze and synthesize information accurately and effectively, multi-task and decide key priorities with confidence, motivation, decisiveness, flexibility, and sound business judgement.
- Delegation—the individual delegates work assignments, gives authority to work independently, sets expectations and monitors delegated activities.
- Leadership—the individual inspires and motivates others to perform well, accepts feedback from others.
- Quality management—the individual looks for ways to improve and promote quality and demonstrates accuracy and thoroughness.
- Judgment—the individual displays willingness to make decisions, exhibits sound and accurate judgment and makes timely decisions.
- Planning/organizing—the individual prioritizes and plans work activities, uses time efficiently and develops realistic action plans.
- Understand the Bank’s credit underwriting policies and approval process for assigned loans.
- Ability to handle and deal with sensitive and confidential matters in an efficient manner.
- Safety and security—the individual observes safety and security procedures and uses equipment and materials properly.

**Requirements:**

- Bachelor’s degree preferred and/or combination of equivalent work experience
- 2-5 years of commercial banking experience, strong credit and analytical skills, and knowledge of bank services
- Proven experience in providing financial expertise, counsel, and customized solutions to business clients; advanced knowledge of commercial real estate and C & I lending practices, preferred.
- Must have excellent business development skills with proven success in prospecting and building relationships to enhance commercial loan opportunities and entrusted to make quality credit decisions.
- Customer-centric mindset, with the ability to translate customer issues/needs into profitable business solutions.
- Networking and relationship building skills with demonstrated expertise and success in business development and sales processes and strategies.
- A proven track record as an individual contributor who has grown top line results in a service oriented business.
- Proficient PC experience using MS Office products (Word, Excel, Outlook) and retrieval of data, working knowledge of automated financial systems, with the ability to learn and adapt to new technologies quickly.

**AAP/EEO Statement**

SaviBank provides equal employment opportunities to all individuals regardless of their race, color, creed, religion, gender, age, national origin, disability, veteran status, or any other characteristic protected by state, federal, or local law.

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

Employee signature below constitutes employee’s understanding of the requirements, essential functions, and duties of the position.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

**Note: Nothing in this job description restricts management’s right to assign or reassign duties and responsibilities to this job at any time.**