



POSITION DESCRIPTION

DATE UPDATED: January 2022

TITLE: Portfolio Manager

REPORTS TO: Senior Credit Manager

SUMMARY: This position is responsible for effectively managing and servicing a portfolio of smaller to midsize Commercial Banking relationships.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following, other duties may be assigned.

1. Monitor the assigned Commercial Banker(s) loan portfolio to ensure accurate and timely completion/review of loan covenant tests, borrowing base certificates, and complete loan file comments for relationships >\$500,000 in exposure.
2. Request and review financial tickler documentation received from the customer and completion of cash flow analysis on an appropriate basis for each customer (monthly, quarterly, semi-annually or annual).
3. Alert the Commercial Banker of any deterioration with the customer and assist in determining appropriate action steps, if necessary, risk rating change, etc.
4. New Underwriting: Accurate and timely completion of Underwriting for new money requests for relationships >\$500,000 in exposure. Work closely with the Commercial Banker and customer/prospect to meet the expected timeline.
5. Loan Renewals: Accurate and timely completion of Underwriting of renewal loan requests for relationships >\$500,000 in exposure. Work closely with the Commercial Banker and customer to meet the expected timeline and ensure the renewal is completed prior to maturity.
6. Annual Reviews: Accurate and timely completion of Underwriting of Annual Reviews for relationships >\$500,000 in exposure. Work closely with the Commercial Banker and customer to meet the Annual Review assigned date.
7. Problem Loan Reports: Accurate and timely completion of Problem Loan Reports. Ensure appropriate cash flow analysis is completed and included with the PLR and appropriate collateral review documents are completed (FAS 114, IPV's, etc.). Work closely with the Commercial Banker and customer to meet the PLR deadline.
8. Order applicable loan related items necessary to ensure a smooth and timely loan closing. This includes such things as, but not limited to: appraisals, credit bureau reports, background checks, flood report, title work, environmental, UCC search, and completion of IPV's.
9. Loan Documentation Review: Review of loan documents to ensure accuracy.
10. Jointly responsible with the Commercial Banker and Commercial Banking Associate for effective client interaction and communication, to ensure a positive client experience, and high customer satisfaction.
11. Partners with team CBA to obtain and review all necessary collateral verification documentation (Title work, Environmental Assessments, Appraisals, etc.) and conduct pre-close loan reviews of documentation; to minimize compliance, regulatory, and lien perfection exceptions.
12. Performs other duties as assigned

Other Duties

1. Maintains a high level of bank compliance and regulatory knowledge.



2. Trains and educates self in new areas of job knowledge through formal education, self-study, and reading of trade journals.
3. Maintains the privacy and security control of all customer records.
4. Reports suspicious activity or lax security measures as appropriate.
5. Responsible for compliance with The Anti-Money Laundering/Bank Secrecy Act (AML/BSA), OFAC, Customer Information Policy (CIP) and Identity Theft Program to ensure ongoing risk assessment analysis as well as monitoring and reporting suspicious activity.

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

EDUCATION/EXPERIENCE

BA/BS degree in business or finance with strong accounting. Minimum of five years' general commercial banking experience or equivalent total years of experience.

QUALIFICATIONS

To perform this position successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Financial statement analysis background with proven credit skills including analysis, documentation, and structure
2. Possess a lending philosophy consistent with the Bank
3. Credit Risk Management
4. Solid oral and written communication skills
5. Strong customer service and interpersonal skills
6. PC skills including word processing and spreadsheets
7. Maintains a high level of knowledge of bank operations, products and services, and regulatory and statutory requirements
8. Leadership abilities to provide guidance to subordinates
9. Ability to operate standard office equipment
10. Strong attention to detail
11. Must maintain a high level of knowledge of legal and regulatory banking compliance in order to properly complete the duties of position.

SUPERVISORY RESPONSIBILITIES

Position has no supervisory responsibilities.

LANGUAGE ABILITY

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before groups of customers or employees of organization.

MATHEMATICAL ABILITY

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.



REASONING ABILITY

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

COMPUTER SKILLS

Microsoft Office Suite (Word, Excel, PowerPoint)

OTHER KNOWLEDGE AND SKILLS

Quality

Achieve qualified or better rating on all applicable audits; achieve acceptable results in all audit, compliance and quality areas related to areas of accountability.

Personal development

Continue to grow and develop in current position through cross training efforts as well as attend external and/or internal training courses.

COMPETENCIES

To perform the job successfully, an individual should demonstrate the following competencies:

1. **Work Quality:** Accurately completes work on-time and continuously strives for improvement, high quality results and a superior image for the company. Seeks to advance knowledge in the areas of responsibility. Produces complete, accurate, and thoughtful work. Conducts independent checks of information and identifies mistakes or errors.
2. **Productivity:** Able to produce a significant volume of high-quality work in a reasonable period of time. Avoids unnecessary distractions and work that produces no value or diminishing returns.
3. **Job Knowledge:** Demonstrates an understanding of knowledge specific to his/her work. Applies related procedures, principles, theories or concepts to the job. Has the ability to update job knowledge and effectively utilize available resources and technology. Actively develops understanding and expertise within scope of his/her job responsibilities and overall industry.
4. **Dependability & Prioritization:** Sets priorities with an appropriate sense of what is most important and plans with a realistic sense of the time involved. Keeps track of activities completed and outstanding responsibilities. Maintains clear, detailed records of activities related to accomplishing stated objectives. Adheres to overall attendance expectations and observes scheduled work hours, breaks, meal periods, arrival and departure times.
5. **Attitude:** Has a positive disposition towards others and their job. Resourceful and finds ways to push past obstacles and get things done. Embraces changes made within role and organization. Is willing to step up and assume responsibilities as needed. Makes the effort to understand the big picture in order to better perform his/her job and create value.
6. **Communication:** Presents ideas, opinions and information in a clear, organized and concise manner, using language that is appropriate to the workplace. Uses a helpful and professional tone and maintains body language that reflects respect and openness to the communication process. Actively listens to others; asks for feedback and checks for understanding to assure



accuracy. Invites and respects other points of view. Remains open to constructive feedback and views it as an opportunity for improvement.

7. **Innovation:** Continually evaluates reviews and disseminates information regarding industry trends and best practices. Communicates ideas for improvement in a helpful, respectful manner while understanding that not all ideas will be implemented.
8. **Teamwork:** Demonstrates commitment to the success of the work group, department, or others. Develops an understanding of the role of other members of the group or department to encourage a common focus on outcomes and purpose. Willingly and cooperatively accepts changing work priorities, schedules, systems, policies and/or procedures to meet the organizations' needs.
9. **Management/Leadership:** Sets a positive example. Fosters a supportive learning environment where employees feel valued and heard. Embraces the opportunity to help others and the organization be successful. Creates or executes a vision or goal and communicates it in a way that motivates others to implement it.
10. **Adaptability:** Adapts promptly to both expected and unexpected changes in plans and/or work assignments. Willing to take on duties not outlined in job description. Looks for ways to use new technologies in order to increase efficiency. Supports organizational restructuring efforts in a constructive manner. Welcomes constructive criticism.
11. **Securing the information of the bank and its customers:** Adhere to the Information Security Policy and maintain a high level of security awareness.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Normal office environment, with the possibility of remote work.
2. The noise level in the environment is minimal
3. Errors could cause significant loss of money, customer goodwill and time to the bank
4. Must be able to cope with pressure resulting from meeting deadlines, and dealing with impatient and, at times, irate customers

PHYSICAL CAPACITY

WORK ABILITIES (What are limitations?) (Mark one X per row)													
ABLE TO:		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%	
LIFT:	< 5 Lbs.	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	Reach /Lift Above Shoulder	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	10 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Squat/Kneel	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	11-20 Lbs	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Climbing Stairs/Ladders	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	21-50 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sitting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	
	51-100 Lbs.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Standing/Walking	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	Bend/Twist Neck	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Hearing	<input checked="" type="radio"/>	Yes	<input type="radio"/>	No		
	Bend/Twist Waist	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Writing	<input checked="" type="radio"/>	Yes	<input type="radio"/>	No		
	Repeated Push/Pull	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Speaking	<input checked="" type="radio"/>	Yes	<input type="radio"/>	No		
	Reach/Lift Below Knees	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Change Positions Every	<input type="radio"/>	½ Hr.	<input type="radio"/>	___ Hrs.	<input checked="" type="radio"/>	As Needed



Highland Bank

UPPER EXTREMITY ABILITIES <i>o Right o Left X Both (Mark one X)</i>											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Grasp Light	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Keyboard/Write	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Grasp Firm/Heavy	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Repetitive Wrist Motion	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Pincher Grasp	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Fine Manipulation	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Torque/Crimp	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Other: _____					

MENTAL CAPACITY

WORK ABILITIES (What are limitations?) (Mark one X per row)											
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%		Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Concentrate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Reads documents or instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Do Math Problems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Detailed work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Simple Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Multi-task	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Make Complex Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Confidential	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Count	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Customer contact	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Remember Instructions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Presentations <input checked="" type="radio"/> Yes <input type="radio"/> No Breaks <input type="radio"/> ½ Hr. <input type="radio"/> ____ Hrs. <input checked="" type="radio"/> As Needed Other: _____					
Complete a Task	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>						
Deal With Stress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>						
Make Quick Decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>						

PRODUCTIVITY CAPACITY

WORK ABILITIES (What are limitations?) (Mark one X per row)					
ABLE TO:	Not At All	Rare <10%	Occas. 11-33%	Freq. 34-66%	Cont. 67-100%
Work at a consistent pace:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Manage others:	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Take breaks <3 times/day:	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

The above statements reflect the principal function and most significant duties of the job as necessary for its evaluation in relation to other jobs in the organization, and shall not be construed as a detailed description of all the work requirements that may be inherent in the job.