

## PRESIDIO BANK JOB DESCRIPTION

<b>Department:</b> <i>Credit Administration</i>	<b>Position Title:</b> <i>Relationship Credit Manager</i>
<b>Reports to:</b> <i>SVP, Senior Credit Administrator</i>	<b>Position Type:</b> <i>Full-time Exempt</i>
<b>Location:</b> <i>San Francisco and Mid-Peninsula Region</i>	<b>Prepared/revised by:</b> <i>G. Datuin on October 22, 2018</i>

### Position Overview:

This position will compile, analyze, and interpret credit and financial information in connection with underwriting commercial, commercial real estate, commercial/residential construction, and consumer (including home equity) loans. This position will consult with Relationship Managers on credit structure, covenants and reporting.

### Principal Duties and Responsibilities:

- Prepare credit authorizations, consistent with the bank's credit underwriting guidelines and loan policy, for submission to executive management and/or loan committee. Order and review loan documents for accuracy and compliance with the terms of approval.
- Analyze business and personal financial information including financial statements and tax returns; industry information, including RMA data; collateral information, including real estate appraisals/appraisal reviews and site inspection reports, inventory, accounts receivable and payable aging reports; and credit reports, both D&Bs for entities and personal credit reports for individuals.
- Engage in customer/prospect calling and performs real estate site visits/inspections with Relationship Managers and Executive Management in connection with the review and underwriting of credit requests.
- Prepare and/or oversee periodic collateral reviews and inspections, including: real estate appraisal reviews; real estate site inspections; and borrowing base calculations/ reviews for asset-based lines of credit.
- Assist Relationship Managers in ongoing loan portfolio management/monitoring, including preparing for semi-annual loan reviews and providing input for monthly/quarterly CCO board reports.
- Represent the Bank to the community through excellent client relations and actively support the community through participation in community and bank sponsored events

## RELATIONSHIP CREDIT MANAGER JOB DESCRIPTION (CONTINUED)

### Required Qualifications & Skills:

- Analytical and Technical
  - In-depth knowledge of accounting and finance
  - Recommend/advise on complex financing problems
  - Analyze and interpret general business periodicals, professional journals, technical procedures, or governmental regulations
  - Write reports, business correspondence and policy/procedure manuals
  - Work with mathematical concepts (such as probability and statistical inference) and apply such concepts to practical situations
  - Define problems, collect data, establish facts and draw valid conclusions
- Teamwork Orientation
  - Must work well with others in an office environment
  - Approachable
  - Energetic, passionate, and driven to succeed
  - Willing to help and solve loan related issues as they arise
- Professional skills
  - Requires minimal supervision
  - Problem resolution skills
  - Ability to handle confidential information using discretion and judgment.
  - Highly organized (Punctuality, ability to set priorities, efficiency, etc.)
  - Ability to multi-task and maintain accuracy
  - Stress management and composure
  - Welcome feedback and coaching
- Business Banking and Regulatory Compliance
  - Previous experience in a bank or financial institution setting
  - Knowledge of banking regulations including Regulations B (Equal Credit Opportunity), C (Home Mortgage Disclosure), F (Limitations on Interbank Liabilities), H (RE Lending & Appraisal Standards), O (Loans to Insiders), U (Credit for Margin Stock), V (Fair Credit Reporting Act), Z (Truth in Lending), BB (CRA), and HMDA's Reg X (RESPA)
- Advanced computer and technical skills
  - Microsoft Office Suite Products
  - Experience with core processor, like FISERV, PremierITI, or Horizon
  - Experience with spreadsheet software and vendor software and systems
- Experience:
  - Minimum of two years of experience in commercial and real estate lending and/or underwriting; formal credit training preferred
  - Experience with financial spreadsheet and tax analysis programs, and Microsoft Office software
- Communication proficiency (reading, writing, speaking to sophisticated clients, executive management, board members, auditors, and banking regulators)
- Education- Bachelor's degree with coursework in accounting and finance
- Travel required occasionally to other regional offices.

## **RELATIONSHIP CREDIT MANAGER JOB DESCRIPTION (CONTINUED)**

### **Training and Advancement:**

- Exposure to Senior Management providing career enhancing advice
- Industry specific courses & webinars provided

### **Employer of Choice**

Presidio Bank provides extensive training, guidance, and the opportunity to gain valuable experience in financial services within the banking industry. We strive to be an extraordinary place to work, having the best talent and friendly corporate culture. Communications are respectful, positive and honest, encouraging employees to take be proactive and take initiative. A healthy work-life balance is encouraged. Employees are proud to be a vital part of our community and we are recognized as being on the SF Business Times list of Top Corporate Philanthropists. Ultimately, hard work balanced with fun and laughter, makes Presidio Bank a desirable place to work.

### **About Presidio Bank**

Presidio Bank provides business banking services to small and mid-size businesses, including professional service firms, real estate developers and investors, and not-for-profit organizations, and to their owners who desire personalized, responsive service with access to local decision makers. Presidio Bank offers clients the resources of a large bank combined with the personalized services of a neighborhood bank. Presidio Bank is headquartered in San Francisco, California and currently operates five banking offices in San Francisco, Walnut Creek, San Rafael, San Mateo and Palo Alto. More information is available at [www.presidiobank.com](http://www.presidiobank.com). Presidio Bank is a member of FDIC, Equal Housing Lender, and Equal Opportunity Employer.