

PRESIDIO BANK JOB DESCRIPTION

Department: <i>East Bay Region</i>	Position Title: Relationship Manager
Reports to: <i>East Bay Region Market President</i>	Position Type: <i>Full- Time Exempt</i>
Location: <i>Walnut Creek</i>	Prepared/revised by: <i>Richard Tong 1/20/2019</i>

Position Overview:

The Relationship Manager (RM) will be responsible for developing new business for a wide variety of commercial banking clients - primarily those involved in the ownership and operation of businesses, real estate developers & investors, as well as high net worth individuals. And managing a portfolio of established client. The RM should have in depth knowledge of banking services and products including, but not limited to, credit facilities, deposit products, and cash management services. Typical credits facilities are in the \$1-7 million range if unsecured and \$1-10 million range if secured by real estate. The RM will also help to develop and implement marketing plans for expanding the client base in Alameda and Contra Costa Counties.

Principal Duties and Responsibilities (Essential Functions):

- Seek and develop new deposit and borrowing relationships with commercial businesses and high net worth individuals. Successfully screen prospective clients to determine whether a relationship will be profitable and an acceptable risk.
- Manage a portfolio of existing relationships to ensure that (a) the client is receiving exceptional service, (b) ongoing profitability is acceptable relative to the risk profile, and (c) there is complete conformity with credit terms. Continue to deepen existing relationships and leverage them for introduction to new prospective clients.
- Negotiate client pricing and loan terms to ensure an acceptable risk/reward equation for the Bank.
- Compile, analyze, and verify financial information and qualitative information about a potential borrower to ensure that all credit exposures are underwritten in accordance with the Bank's standards. The ideal candidate should be able to properly structure, underwrite, and maintain a credit relationship from start to finish.
- Review loan documentation to ensure that it complies with the terms of the credit approval and deliver to borrower for signature.
- Participate in community organizations and events, representing the Bank and using these opportunities to develop new business.

Supervision Received:

- *Supervision by East Bay Market President*

Required Qualifications & Skills:

- Professional Skills
 - Strong marketing/sales skills which demonstrate success in selling to various prospects such as businesses, real estate investors, and high net worth individuals through referrals, networking and direct outreach
 - 5+ years of commercial banking experience preferably in the East Bay Region
 - Strong partnership skills internally & externally
 - Strong credit skills with the ability to analyze financial statements, underwrite, and assess financial risk
- Teamwork Orientation
 - Ability to work independently but also function well as part of a team
 - Approachable
 - Energetic, passionate, and driven to succeed
 - Professional and able to communicate effectively, orally and in writing to all levels of responsibility

Preferred Qualifications & Skills:

- Advanced experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas
- Mastered experience, knowledge, and training in all lending activities and terminology
- Mastered knowledge of commercial, construction, real estate and consumer underwriting
- Advanced knowledge of related state and federal lending and compliance regulations, and other bank lending policies
- Proven ability to develop marketing strategies and apply business development skills
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations
- Ability to work without supervision while performing duties

Training and Advancement:

- Ongoing credit training available

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. Presidio Bank is a member of FDIC and an Equal Housing Lender.