



**TITLE:** Portfolio Manager  
**REPORTS TO:** Central Oregon Market President  
**FLSA:** Exempt  
**CATEGORY:** Full Time  
**SHIFT:** Monday – Friday 8:00am – 5:00pm

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#### **SUMMARY**

**The AVP, Portfolio Manager will work with one or more assigned Loan Officers (Relationship Managers) on a specific portfolio, providing high level support services in the areas of credit analysis, document review, loan accounting and portfolio and relationship management. Assumes responsibility and is accountable for adherence to Bank policies and procedures, as well as all applicable state and federal laws and banking regulations. Responsible for managerial, administrative and supervision of Associate Business Client Advisors.**

#### **ESSENTIAL DUTIES**

- 1. Assists in the management of day-to-day details for large or complex relationships, maintaining contact with clients and resolving issues. Independently manages smaller client relationships.**
- 2. Provide supervision and direction to Associate Business Client Advisors. Responsible for providing general directing in following areas: coaching, counseling, approving time and attendance, and training to direct reports.**
- 3. Provide overall responsibility for successful initiating, planning, designing, executing, monitoring and controlling closure of assigned bank projects.**
- 4. Actively participates in client meetings with loan officers or with borrowers individually. Develops relationship with borrowers establishing themselves as a primary point of contact for questions and issue resolution.**
- 5. Performs comprehensive analysis of credit reports, business and personal tax returns, financial statements, cash flows, and pricing analysis. Independently researches and analyzes borrower, company and industry data.**
- 6. Independently prepares complete written analyses of borrowers' financial condition and presentation materials, demonstrating full understanding of analysis results and independently following up to obtain clarification when required.**
- 7. Discusses and recommends pricing and loan structure to loan officer and/or client. Presents facts and offers creative solutions to meet the borrowing needs of our clients.**
- 8. Independently works with attorneys and other financial or legal resources to obtain correct and accurate documents to fully protect the financial institutions interests in the credit relationship.**
- 9. Completes and approves credits in conformance with Loan Policy and within authorized limits and with satisfactory turnaround times on all credit requests.**
- 10. Independently reviews loan documents for accuracy, completeness, and adherence to approval conditions.**
- 11. Independently conducts loan closings, ensuring proper execution of all loan documents.**

- 12. Proactively notifies customers of upcoming loan maturities, renewals, rate adjustments and other loan events, ensuring receipt of all necessary documentation to complete renewals in a timely manner.**

#### SECONDARY DUTIES

- 1. Participates in Board Loan Committee meetings where appropriate.**
- 2. Responds to inquiries or refers inquiries to the appropriate department or person, exhibiting the necessary follow through with customers and/or staff involved.**
- 3. Provides direct & indirect customer service by giving advice and answers for a variety of basic to complex questions to customers and to co-workers.**
- 4. Maintains all related paper file systems so that necessary documents can be found easily, and documentation is consistent and complete.**
- 5. Assumes responsibility for various department functions in the absence of staff members or in overload situations.**
- 6. Completes all assigned Compliance training.**

#### GENERAL

- 1. Provides excellent personal customer service to all internal and external clients.**
- 2. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.**
- 3. Follows policies and procedures; completes administrative tasks correctly and on time; contributes to the overall profitability of the Bank through cost controls and expense monitoring.**
- 4. Applies good judgment in decision making and sees beyond immediate assignments and acts on opportunities and problem areas.**
- 5. Performs position safely, without endangering the health or safety to themselves or others and reports potentially unsafe conditions.**
- 6. Works according to established schedules, arriving on time and with a positive attitude.**
- 7. Supports the Bank's goals and values; benefits the Bank through outside activities.**
- 8. Any other duties as defined by management.**

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#### QUALIFICATIONS AND DEMONSTRATED ABILITIES

**These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.**

- 1. Bachelor degree in finance, accounting, business administration or related field; or equivalent combination of education and experience. Work related experience should consist of finance, accounting or business management. Educational experience, through in-house training sessions, formal school or related curriculum, should be applicable to finance, accounting or business.**
- 2. Minimum of five (5) years experience in similar capacity.**

3. Ability to read, analyze and interpret business periodicals, professional journals and technical procedures.
4. Good organizational and time management skills, to ensure maximum productivity.
5. Excellent skills in computer terminal and personal computer operation; word processing, spreadsheet and specialty software programs.
6. Intermediate typing skills to meet production needs of the position.
7. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, and to speak clearly to customers, employees, directors and shareholders.
8. Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
9. Ability to work with minimal supervision while performing duties and to handle confidential information with discretion.
10. Excellent skills in computer terminal and personal computer operation; word processing, spreadsheet and specialty software programs.
11. Ability to operate standard office equipment such as copy and fax machines, scanner, etc.

**PHYSICAL REQUIREMENTS**

1. Ability to sit and/or stand for extended periods of time.
2. Occasional walking to assist or meet with customers and staff at various locations within the Bank.
3. Continuous clarity of vision at 20 inches or less for normal processing of work.
4. Repetitive use of hands such as grasping, twisting/turning of wrists, and finger dexterity necessary to perform various clerical duties such as typing, writing, and maintaining files.
5. Occasional use of arms such as pushing/pulling to open and close drawers and cabinets.
6. Occasional bending and/or reaching for supplies, etc. on both low and high shelves.

**ACKNOWLEDGEMENT**

I have reviewed the above job description and acknowledge that I am able to perform the duties and responsibilities described herein. Summit Bank reserves the right to update job descriptions periodically. I acknowledge that this job description does not in any way create a contractual relationship, and does not alter Summit Bank's at-will employment relationship with me.

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Employee Signature

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Date