

**Unity National Bank**  
**An Equal Opportunity Employer**

**JOB DESCRIPTION**

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**JOB TITLE:** Portfolio Manager **FLSA:** Exempt

**Reports to:** Chief Credit Officer

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**General Summary**

As the Portfolio Manager you will manage and service a portfolio of commercial and consumer loan relationships. You will address industry risks, collateral requirements, credit analysis, and monitoring credit performance. You will call both external and internal customers to request credit information including current financial statements, insurance, income verification information and determine if the information submitted meet the requirements of the Bank. Responsibilities include identifying, documenting, and reporting declining trends, industry characteristics, and any other deteriorating circumstances or “red flags” on existing credits. You will be responsible for the maintenance of current credit and financial information, ensuring the validation and accuracy of that information and ensure that the credit files are complete. You will be an integral part of the success of the lending and credit function of the Bank, following the strategic vision set forth by Unity National Bank. This position will support primarily the credit and lending lines of businesses within the bank.

The Portfolio Manager owns the underwriting process for all credit requests, working closely with Analysts, Associates, and Relationship Managers to determine the loan structure, terms and conditions including appropriate loan covenants and events of default, identify and evaluate potential risks and identify other potential client needs. The successful candidate will be responsible for maintaining an acceptable overall portfolio risk profile and preserving loan portfolio performance.

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**Essential Functions**

- Monitoring and maintain portfolio quality against established criteria and recommend adjustments to existing credit as appropriate.
- Maintain and update as necessary risk rating assessment and periodic relationship reviews
- Provide efficient follow-up and lead processes to ensure responsive client Customer Service
- Serve as an internal consultant and liaison between Credit and the Lending functions.
- Ownership of portfolio reporting and analytics: monitor grade-migration, past-due loans, credit and collateral exceptions, coming-due maturities, etc.
- Ability to process information, communicating in a clear and concise manner, and develop suitable solutions, and maintain an attention to detail.
- Oversight of credit related responsibilities, including financial statement spreading, ratio trend analysis, research and document economic and industry cycle and validate underwriting models and assumptions, accurately calculating credit metrics leading to an assessment of creditworthiness
- Model basic financial performance of clients and prospects, including downside scenarios
- Prepare a thorough credit underwriting document identifying credit risks and mitigants, industry concerns, market share trends, financial trends, and other pertinent credit issues
- Ownership of all credit approvals (new customers, modifications, renewals, increases, risk assessments)

- Identification of key risks and issues pertinent to each credit request, including potential mitigants for identified risks.
- Ownership of policy exception identification
- Direct and manage portfolio reviews
- Ownership of post-approval modifications to ensure accurate reporting of credit exposure
- Client management, including addressing day-to-day needs, contact meetings, and site visits with direct client contact.
- Ownership of portfolio reporting and analytics: monitor grade-migration, past-due loans, credit and collateral exceptions, coming-due maturities, etc.
- Identify other bank product opportunities when indicated
- Lead and/or support key initiatives to drive improvements in the delivery of credit solutions for clients and prospects.

### **Knowledge, Skills & Abilities**

- Bachelor's degree in Finance, Accounting, Real Estate, Commercial Banking, or equivalent/relevant program
- 5+ years' experience in Real Estate, Middle Market, Corporate or Private Wealth Banking, formal Credit training preferred.
- Exceptional writing, interpersonal and communication skills
- High levels of motivation and initiative
- Ability to multitask and prioritize work
- Effective team players who want to work in a challenging, collaborative environment and build working relationships across the organization
- Strong Microsoft Office skills including Outlook, Excel, and PowerPoint to produce reports, memos, and presentations
- Proven leadership skills and with a desire for community involvement
- Passion for financial services and delivering superior client experiences