



Job Title: Portfolio Manager
Department: Credit
Location: Philadelphia, PA

Job Summary:

The Portfolio Manager is primarily responsible for the underwriting of credit and the ongoing administration of loan portfolios to ensure that the Bank maintains high credit quality and to provide more time for the relationship managers to generate new business opportunities.

Primary Job Responsibilities:

- Support the relationship managers in underwriting requests for credit extensions to new and existing clients.
- Perform detailed financial analysis for Commercial & Industrial, and on occasion Commercial Real Estate, and personal lending opportunities.
- Prepare the following for presentation to Senior Loan Committee by the relationship managers:
 - Credit Approval Request (CAR)
 - Modifications
 - Covenant Waivers/Amendments
 - Quarterly Portfolio Reviews
- Support the relationship manager with the monitoring of the following (if applicable):
 - Required Financial Reporting
 - Covenant Compliance
 - Borrowing Base Availability
 - Payment Delinquencies
 - Overdrafts
- Ensure compliance with the Bank's credit policies and procedures, identifying exceptions for approval when they occur.
- Support the Relationship Manager to ensuring the initial set-up of credit facilities on our internal systems is consistent with the reporting requirements contained in the loan documents.
- Prepare quarterly financial reviews where required.
- Ensure the timely spreading of interim and annual financial statements provided by clients.
- Accompany the relationship manager on prospect / client calls when appropriate.

Education and Experience Requirements:

- Bachelor's Degree in Finance, Accounting, or related field
- Minimum of three years of credit analysis and underwriting experience
- Experience in underwriting Broker/Dealer a plus

Essential Skills and Abilities:

- Ability to work independently and within a team
- Excellent organizational and project management skills.
- Excellent oral and written communication skills.
- Strong analytical skills including the ability to read and assess individual and company financial statements, cash flow, industry, competition and projections.

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