



**Job Title:** Portfolio Manager – Commercial Real Estate  
**Department:** Credit CRE  
**Location:** Edison, NJ

### **Summary of the Position:**

The Commercial Real Estate (CRE) Portfolio Manager assists the relationship managers with 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 Functions of the Position:**

- Underwrites requests for credit extensions to new and existing clients
- Performs detailed financial analysis for CRE and, on occasion, personal lending opportunities
- Prepares the following for presentation to Senior Loan Committee:
  - Credit Approval Request (CAR)
  - Modifications
  - Covenant Waivers/Amendments
  - Periodic Reviews
  - Assessment of Real Estate Sponsorship
- Manages / monitors assigned portfolio for:
  - Loan Performance
  - Accurate and Timely Risk Rating
  - Required Financial Reporting
  - Covenant Compliance
  - Payment Delinquencies
  - Overdrafts
- Ensures compliance with the Bank's credit policies and procedures, identifying exceptions for approval when they occur
- Ensures the initial set-up of credit facilities on Baker Hill and other internal systems is consistent with the reporting requirements and covenants contained in the loan documents
- Prepares periodic financial reviews where required
- Ensures the timely spreading of financial statements provided by clients
- Accompanies the relationship manager on prospect / client calls when appropriate

### **Education and Experience Requirements:**

- Bachelor's Degree in Finance, Accounting, or related field
- Minimum of 5 years of credit analysis and underwriting experience
- Completion of a bank commercial credit training program and experience analyzing commercial / residential real estate projects (income producing properties including retail, office, industrial and multi-family; land acquisition and development loans, and construction loans) strongly preferred

### **Essential Skills and Abilities:**

- Demonstrated knowledge of investment commercial real estate finance for multiple loan and property types
- Excellent organization skills, attention to detail and the ability to work in a fast-paced environment and complete assignments in a timely manner with minimal direction
- Strong written and verbal communication skills
- Strong presentation skills
- Ability to work independently and within a team
- Proficient in various spreadsheet and word processing applications, including the use of graphs and charts

TriState Capital Bank provides equal employment opportunity and advance in employment to qualified persons regardless of race, color, sex, religion, national origin, age, sexual orientation, gender identity, disability, veteran status, or other categories protected by law.

**TriState Capital Bank is an Equal Opportunity Employer**