



## JOB DESCRIPTION

### Business Portfolio Officer

<b>Department</b>	Member Business Services
<b>Reports to</b>	Manager, Business Portfolio and may receive directions from Senior Assistant Vice President/Manager, Business Services
<b>Supervises</b>	N/A

### Job Summary

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Under limited supervision, and within established lending guidelines, the Business Portfolio Officer is responsible for managing and monitoring an assigned portfolio of commercial loans to ensure credit quality, compliance, and overall portfolio performance. This role works closely with Relationship Officers to support client relationships, perform credit analysis, and ensure ongoing risk management of business and commercial lending relationships. The Portfolio Officer is responsible for financial monitoring, covenant compliance, credit renewals, reviews, and proactive risk identification.

### Essential Functions

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#### Portfolio Management

- Manage and monitor an assigned portfolio of commercial lending relationships to ensure ongoing credit quality and risk management.
- Conduct periodic financial reviews including analysis of financial statements, tax returns, borrowing base certificates, and cash flow.
- Monitor loan covenant compliance and identify potential credit issues early.
- Prepare credit memos for renewals, modifications, risk rating changes, and annual reviews.
- Maintain accurate credit files and documentation consistent with regulatory and internal policy requirements.

#### Credit Analysis & Risk Management

- Perform financial spreading and analysis including cash flow, debt service coverage, liquidity, leverage, and industry trends.

- Assist with credit underwriting and structuring of new and existing business/commercial loan relationships.
- Identify potential problem credits and recommend appropriate action plans.
- Monitor collateral performance and borrowing base reports where applicable.
- Participate in portfolio stress testing and risk rating reviews.

### **Relationship Support**

- Partner with Relationship Officers to support ongoing member relationships.
- Participate in member meetings when appropriate to understand borrower operations and financial performance.
- Assist in identifying opportunities to deepen member relationships through additional products or services.
- Coordinate with internal partners including credit administration, loan operations, and loan servicing.

### **Portfolio Administration**

- Ensure timely completion of annual reviews, credit renewals/reviews, and financial monitoring.
  - Track loan maturities, financial statement reporting requirements, and covenant testing deadlines.
  - Maintain compliance with regulatory requirements and internal lending policies.
  - Support internal and external loan review, audit, and regulatory examinations.
- Performs other duties as assigned.

### **Required Knowledge, Skills, and Abilities**

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- Requires strong financial analysis and credit risk assessment skills.
- Knowledge of commercial loan documentation and credit policy.
- Ability to manage multiple relationships and deadlines simultaneously.
- Must work harmoniously with other employees.
- Strong written and verbal communication skills.
- High attention to detail and organizational ability.
- Proficient with financial spreading and credit systems.
- Strong understanding and knowledge of policies, regulatory compliance and credit union lending practices.
- Work involves extensive personal contact with others and is usually of a personal or sensitive nature.
- Work may involve motivating, influencing, or training others.

## **Education and Experience**

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- Bachelor's degree in finance, accounting, business, economics or related field experience. MBA, CFA, or formal credit training program preferred.
- Minimum 5+ years of working experience in commercial lending, credit analysis, underwriting, or portfolio management at a financial services or accounting organization.
- Must have a thorough understanding of accounting principles, working knowledge of financial statements including balance sheets, income statements, tax returns and statements of cash flow impacts for credit underwriting.
- Strong working knowledge of commercial loan types, structures, and practices, specifically C&I, CRE and SBA lending preferred.
- Ability to evaluate credit data in determining loan risk. Significant analytical thinking skills are required to analyze and assimilate financial information into actionable data with recommendations on course of action to take.
- Must have excellent resource management, project planning, compliance, leadership, written and verbal communication skills.
- Must be able to properly utilize a variety of online and social media platforms for the benefit of business relationships.

## **Additional Requirements**

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- Incumbent must be bondable.

## **Physical Demands**

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This is a moderately sedentary office classification although standing and walking between work areas is required. Individual(s) in this class must possess the mobility to work in a standard office setting and use standard office equipment, including a computer; visual acuity to read printed materials and a computer screen; and hearing and speech to communicate in person, before groups, and over the telephone. Finger dexterity is needed to access, enter, and retrieve data using a computer keyboard or calculator at a reasonable speed, and to operate standard office equipment. Person(s) in this classification occasionally bends, stoops, kneels, reaches, climbs, and walks; and pushes and pulls drawers open and closed to retrieve and file information. Employee must possess the ability to lift, carry, push, and pull materials and objects weighing up to 10 pounds regularly, and up to 50 pounds occasionally. Works in an office environment with moderate noise levels.