

## **COBIZ STRUCTURED FINANCE JOB DESCRIPTION**

<b>Position Title: Portfolio Manager II</b>	<b>Reports To: Manager, CoBiz Structured Finance</b>
<b>Effective Date: August 2012 Revised:</b>	<b>Department: CoBiz Structured Finance Pay Grade: 5E</b>

### **General Purpose:**

Responsible for collecting and analyzing credit information for the new and existing loan portfolio and assisting in the efficient and economic operation of the CoBiz Structured Finance ("CBSF"). Provides high quality customer service in attending to the needs of existing CoBiz Structured Finance loan and deposit customers.

### **Essential Functions:**

- Assists in the underwriting of loan prospects and collects and analyzes a variety of financial and related data in order to determine the general creditworthiness of the prospect and the merits of the specific loan proposal.
- Interacts directly with company management and directs the analysis of all necessary portfolio compliance, financial data and the CBSF Financial Model.
- Assists in the legal documentation and implements the terms under which credit will be extended, including the costs, repayment method and schedule, as well as collateral requirements.
- Responsible for actively monitoring assigned CBSF Portfolio Reviews and determining the proper risk grade for each credit.
- Conducts due diligence and makes company visits as necessary.
- Follows current loans to ensure complete conformity with terms, financial reporting, loan covenants and cognizance of developing trends.
- Prepares narrative summary, presents facts, including risk assessment, and offers proposals/recommendations on credit structure of loans.
- Reviews all loan documentation for compliance to loan approval; drafts any additional documents and agreements.
- Responsible for ensuring compliance with all state and federal lending regulations and internal Bank loan policies and procedures. Ensures accurate and complete loan closing and file documentation.
- Monitors loan repayment activities on a timely basis and takes necessary action to collect from past due accounts.
- Responsible for reconciling borrowing base certificates, reporting and disposition of overdrafts by CBSF customers.
- Responsible for accurate and timely completion of all required reports.

**--Employees are held accountable for all duties of this job--**

- Exercises awareness in regard to suspicious activity, money laundering or fraudulent behavior as it relates to cash transactions, new account relationships, international wires and overall transaction activity and documents any such behavior so SAR filings can be considered.
- Ensures compliance with all regulations including but not limited to BSA, Reg D, Reg E, Reg P, Reg CC, Reg DD and unclaimed Properties.
- Responsible for actively monitoring assigned loan portfolio for compliance to loan agreements and loan policy and determining the proper risk grade for each credit.
- Responsible for the generation of new deposits maximizing deposit potential and cross-sell opportunities from existing customers.
- Typically handles a portfolio size of \$20 - \$40MM and/or directly or indirectly supports a portfolio of 5 – 10 accounts.

**Other Functions:**

- Participates with and assists more senior CBSF Banker(s) on larger credits as needed.
- Cross-sells Bank products and services; refers customers to other departments or individuals when necessary to meet their financial needs or resolve issues.
- Other duties as assigned.

**Supervisory Duties:**

**Direct Reports:** 0

**Indirect Reports:** 0

**Job Qualifications:**

Knowledge, Skill and Ability:

- Good knowledge of and skill in all types of Commercial Banking loans and deposits, lending techniques and practices.
- Good knowledge of loan compliance regulations, as well as lien perfection law.
- Good knowledge of general Banking principles and regulations.
- Good knowledge of Loan Policy to review loan requests and administer existing portfolio.
- Broad knowledge of a variety of businesses.
- Advanced working knowledge of Windows, Microsoft Word, Excel and Banking systems.
- Working knowledge of Accounting principles.
- Strong customer service skills.
- Strong organizational, analytical, and problem solving skills.
- Effective interpersonal and communication skills.
- Ability to prioritize work and handle multiple tasks simultaneously in a fast paced, diverse and growth-oriented environment.
- Ability to maintain a high level of confidentiality.

- Ability to work under tight deadlines.
- Ability to work flexible hours, as needed.

Education or Formal Training:

- Bachelor degree in Accounting, Finance, or other appropriate business-related field.

Experience:

- Minimum five to seven years previous Banking experience in a lending or credit analysis capacity.

**Working Environment / Physical Requirements/Activities:**

General office environment; therefore, must have the ability to operate Bank office machines/equipment with hands and the ability to use and type on computer keyboard. Must also have the physical ability to use the telephone. Must understand questions/concerns raised by parties involved, in person and over the telephone. Must be able to read job-related documents. Must have the physical ability to stoop, bend and lift, push, pull or carry up to ten pounds. **Must have the ability to travel to on-site client/contact meetings within the Denver/Phoenix Metropolitan Area and other US locations.**

**NOTE: This job description is not intended to be an exhaustive list of all duties, responsibilities or qualifications associated with the job.**