



**Job Title:** Commercial Banking Team Leader / Relationship Manager  
**Department:** Commercial Banking  
**Reports to:** Commercial Banking Manager  
**FLSA Status:** Exempt Full-Time

**POSITION OVERVIEW:**

Bank of San Francisco seeks a highly experienced, accomplished and respected banker to lead a commercial banking team and to expand the Bank's business throughout the nine bay area counties. The ideal candidate should have a proven track record of managing and developing a team of bankers, expanding existing and acquiring new banking relationships while maintaining high credit quality and sound business practices. The team leader is responsible for enhancing the Bank's overall presence in the local market and will represent the Bank in local communities.

The team leader is responsible for supervising and ensuring team production goals are achieved. In addition to the management responsibilities, the team leader is responsible for developing and managing his/her own client relationships with local businesses in the San Francisco Bay Area. Client relationships include deposit, loan and personal banking products and services. The manager is responsible for ensuring that the team's loans adhere to the Bank's credit and profitability standards and policies. The team leader will assist with processing of all loans originated and managed by the unit.

The team leader also assures compliance with all applicable state and federal banking regulations, Bank policies and procedures including but not limited to the Bank Secrecy Act/Anti Money Laundering Program and Information Systems Security Policies.

**RESPONSIBILITIES:**

- Manage and expand existing client relationships and develop and manage new client relationships. This involves prospecting for new clients through outbound telephone and in-person calling; attendance at networking groups and events; interviewing loan applicants; collecting and analyzing information that reflects the current credit worthiness of prospects; and presenting loan recommendations to the Bank's Chief Credit Officer and

- loan committee(s) as appropriate. It also involves working with the Bank's operations team to set up a client's new accounts and cash management services and preparing portfolios for loan examinations and audits.
- Supervise, coach and mentor team members to assure that they and the team meet budgeted goals while adhering to the Bank's credit and profitability standards and policies.
  - Establish and negotiate, where necessary, the terms under which credit will be extended, including the costs, repayment method, schedule and collateral.
  - Responsible for ongoing loan management of portfolio (e.g., making sure loans are properly risk-rated, assuring that borrowers required financial reporting is kept current, reviewing borrowers' financials and following up any past-due loan payments).
  - Represents the Bank at community, networking and trade association functions.
  - Meets assigned budget and goals (individually and the team).
  - Assists with the processing of all loans originated and managed by the unit. This includes working with the Underwriting Department in preparing loan presentations and working with support staff to order and review loan documents; performing client service functions; and obtaining documentation and financial statements required under loan tickler system. Further assistance with the government-guaranteed loans includes: reviewing and approving advance requests for multiple advance non-revolving term loans; processing forms, statements and documents; and working with outside consultants and agencies assisting the bank with this line of business.
  - May perform related duties as assigned or as the situation dictates.

#### **REQUIREMENTS:**

- College or advanced degree in business or related field.
- Thorough knowledge of all aspects of commercial banking (e.g., credit; depository, cash management and loan products; BSA; and compliance-related regulations). A knowledge of government-guaranteed loan programs is preferable. It is also preferable to have strong knowledge of and ties to the San Francisco/Bay Area market served by the Bank.
- Excellent verbal and written skills in order to communicate effectively with others within the Bank and also with the Bank's clients, prospects, shareholders and directors, while maintaining a high level of confidentiality.
- Strong management skills to use in mentoring, coaching and motivating Team Members to excel in their jobs.
- A high degree of client service and administrative skills including knowledge of Microsoft Office programs such as Outlook, Word and Excel.
- Ability to organize and prioritize in situations where changes frequently occur.

- Strong credit and analytical skills. Attention to detail is critical.

## **BANK OF SAN FRANCISCO: THE MODERN COMMUNITY BANK**

Established in 2005, Bank of San Francisco serves the banking needs of Bay Area businesses and nonprofits as well as individuals and families who value personalized service complemented by the convenience of technology. From our location in downtown San Francisco, we serve clients throughout the Bay Area and beyond. Some key differentiators include:

- **Technology-Driven Community Banking** – Bank of San Francisco embraces the best elements of traditional community banking, e.g., personalized service, local decision-making and clients' access to senior management. At the same time, we have made strategic use of powerful technologies to create client convenience (through mobile banking, remote deposit, treasury management, online banking and access to a worldwide ATM network) and to enhance workforce mobility and efficiency.
- **Innovations in Banking** – Bank of San Francisco has demonstrated the willingness, capacity and resources to develop new products and programs tailored to market conditions.
- **Strong Bay Area Loan Portfolio** – The Bank has a proven track record of maintaining a healthy loan portfolio, even during the most challenging economic times. Our non-performing assets/total assets ratio has consistently been well below 1%.
- **Focused Areas of Specialization** – The Bank has developed specializations in such industries as health care practices, technology firms, political campaign service providers, law firms and fiduciaries, as well as nonprofits. With our deep understanding and tailored services, we are establishing a strong reputation as a “go to” bank serving Bay Area companies and nonprofits.
- **Truly Local** – We are a Bay Area success story, investing in the community, for the long haul. The majority of our owners live in the Bay Area communities that we serve, and approximately 20% of our ownership is by current and past employees and directors. We are proud of our local deposit base, which we use to make loans to local businesses, nonprofits and families.
- **Executive Team Working with a New Generation of Bankers** – The Bank's experienced executive team has built an entrepreneurial culture that is keenly focused on clients, the use of technology and execution of the Bank's strategy. The entrepreneurial culture is perpetuated through such modern management practices as the conversion to a paperless environment and the adoption of a flat organization and an open culture that fosters collaboration and cross-training of a new generation of bankers.

- History of Strong and Consistent Profitability – Even during the most challenging economic times since the Great Depression, the Bank has maintained strong margins and profitability relative to our peers.

*Employee must assure compliance with all applicable State and Federal banking regulations, Bank policies and procedures, including but not limited to, the Bank Secrecy Act/Anti Money Laundering Program and Information Systems Security Policies.*

*The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed, as an exhaustive list of all responsibilities, duties and skills required of personnel so classified. Further, they do not establish a contract for employment and are subject to change at the discretion of the employer. Qualified applicants with criminal histories will be considered for the position in a manner consistent with the Fair Chance Ordinance.*