



Job Title: Relationship Manager/Loan Officer 1—SBA Focus

Department: Relationship Management

Reports to: Commercial Banking Manager

FLSA Status: Exempt Full-Time

POSITION OVERVIEW:

Develops and manages client relationships with a particular emphasis on clients using the SBA 7(a) loan product and other government-guaranteed loan programs. Loans should adhere to the Bank’s credit and profitability standards and policies. Assists with processing of all loans originated and managed by the unit. Ensures that SBA and California State Guaranteed loan packages are processed in accordance with regulations and program requirements. In addition to the focus on government-guaranteed loan programs, develops general business and personal banking relationships including deposit and loan business.

Employee 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.

ESSENTIAL FUNCTIONS AND BASIC JOB DUTIES:

- Assists with building SBA lending into an enduring line of business for Bank of San Francisco.
- Manages and expands existing client relationships and develops and manages new client relationships, with particular emphasis on those involving government-guaranteed loan programs. 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 portfolio for loan examinations and audits.
- Establishes, and negotiates where necessary, the terms under which credit will be extended, including the costs, repayment method and schedule, and collateral.

- Responsible for ongoing loan management of portfolio (e.g., making sure that loans are properly risk-rated, assuring that borrowers' required financial reporting is kept current, reviewing borrowers' financials and following for any past-due loan payments).
- Represents the Bank at community, networking and trade association functions.
- Participates in training sessions as assigned and seeks out training that will improve skills in SBA and other government-guaranteed lending; credit analysis; etc.
- Meets assigned budget and goals.
- Assists with the processing of all loans originated and managed by the unit. This includes working with Underwriting Department in preparing loan presentations and working with support staff in ordering and reviewing 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 bank with this line of business.
- May perform related duties as assigned or as the situation dictates.

EDUCATION REQUIRED:

College or advanced degree in business or related field.

KNOWLEDGE REQUIRED:

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.

SKILLS REQUIRED:

- 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.
- 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.

WORKING CONDITIONS/PHYSICAL DEMANDS:

Generally good. The environment for this position is a non-confined office-type setting that is mostly clean and comfortable. There is little discomfort caused by such factors as noise, heat or dust. In the course of performing the duties pertinent to the position, time will be spent writing, typing, speaking, listening, lifting (up to approximately 20 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching. Required to travel throughout the Bank's service area.

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