



## **Commercial Credit Underwriter/Portfolio Manager Job Posting- Exempt**

### **Summary:**

Republic Bank of Arizona ("RBAZ") is seeking an enthusiastic, experienced commercial banking professional to support and grow a portfolio that includes both C&I and commercial real estate relationships. Those relationships will also include deposit and treasury management services, to achieve balance and sustainability. RBAZ is well capitalized, and ready to deploy resources throughout our business community to promote stable economic growth.

This role is highly visible within the organization, and involves effective portfolio management, and development and enhancement of client relationships. The successful candidate will evaluate commercial lending opportunities, as well as identify and manage risk in portfolio loans and banking relationships.

### **Duties:**

Prepares all required financial spreads, underwrites full loan presentations, and utilizes loan pricing models to prepare packages for approval on all new and existing credits.

Analyzes global cash flow for commercial and individual prospects, borrowers and guarantors to identify financial condition, profitability, repayment ability, operating trends, financial support of credit and other various financial indicators.

Evaluates pertinent information to determine risk rating as defined in Loan Policy.

Completes loan covenant compliance tests and reviews findings with assigned Commercial Banker.

Works with Commercial Banker in meeting with current and prospective clients to understand specific client requirements and needs.

Completes quarterly problem loan reports and annual loan reviews on each credit as assigned.

Reports to Bank's Chief Credit Officer

### **Competencies:**

Firm understanding and ability to analyze both commercial and industrial, and commercial real estate transactions. Ability to identify key financial drivers, analyze trends in both the income statement and balance sheet, and a working knowledge of UCA cash flow. Analyze and trend various financial ratios against industry benchmarks. Create and sensitize projections. Intermediate to advanced Excel skills.

Strong written and verbal communication skills, demonstrating accuracy and thoroughness

Exhibits sound and accurate judgment, and articulates reasoning for decisions.

Ability to prioritize and concurrently manage multiple tasks, meeting productivity standards



**Republic Bank**  
*of Arizona*

Education:

Bachelor's degree (B.S.) or equivalent, and four to ten years relevant experience. RMA's CRC designation is a plus.

Republic Bank of Arizona is a locally owned, independent bank, dedicated to offering exceptional personalized service to business owners and community members through a deep knowledge and understanding of finance and business cycles. Management has a vision of profitable growth and expansion, and we recognize the need for a top quality team to achieve our objective. If you fit this profile, please contact us so we can continue the conversation.