

Commercial Loan Portfolio Manager

ESSA Bank & Trust has an immediate opening for an experienced Commercial Loan Portfolio Manager in our Radnor, PA office. We are looking for a candidate who is energetic, eager, and experienced in Commercial Lending. The Portfolio Manager should have exceptional communication skills and will be responsible for managing a Commercial Loan Portfolio to meet the needs of business customers. We offer competitive compensation packages, comprehensive benefits, and opportunities for professional growth. Apply now to be part of our dynamic team!

NOTE: The office location may be in Allentown, PA, Radnor, PA or Wilkes Barre/Scranton, PA.

Basic Qualifications:

Education/Training: A B.S. or B.A. degree in a related field normally required; commercial services education and training specializing in finance, accounting or economics, or a minimum of five-years work experience in banking or financial services, including credit/underwriting, and lending or portfolio management.

Skill(s): Excellent reading, writing, grammar, and mathematics skills; excellent oral and written communication, interpersonal and presentation skills; strong organization skills and effective time management; strong ability to analyze and interpret financial statements; a thorough knowledge of the features and benefits of all Bank commercial products and services; a working knowledge of Bank operating policies and procedures which impact commercial services; strong PC skills including proficiency with Microsoft Office and Excel; visual and auditory skills; valid driver's license

Experience: A minimum of five (5) years' experience in Commercial Lending/Underwriting normally required.

General Responsibilities:

- Responsible for managing an assigned commercial loan portfolio and performing duties to meet the commercial services needs of business customers.
- Achieving customer service goals as established in the Commercial Lending annual operating plan.
- Complying with operating policies and procedures established for the commercial lending function.
- Communicating with appropriate personnel; responding to inquiries or requests for information.
- Maintaining appropriate records and providing assigned reports.

Essential Duties:

1. Performs a variety of duties in managing an assigned commercial loan portfolio and performs a variety of duties to meet the commercial services needs of business customers as illustrated by the following:

- a. Manages the assigned commercial loan portfolio through administration duties; Verifies and reviews financial statements, tax returns, and other related financial information. Prepares financial statement spreadsheets to facilitate the analysis of the corporate financial statements and tax returns and personal financial statements and tax returns. Reviews related financial information e.g., credit reports, leases, appraisals and property reports for loan renewals, loan extensions and annual credit reviews. Evaluates business industry and manages issues, analyzes trends and assesses overall credit risk. Identifies the relationships strengths and weaknesses.
 - b. Coordinates with Relationship Managers the accumulation of all required information to perform covenant compliance monitoring and annual reviews.
 - c. Prepares Annual Reviews - analyzes financial statements, evaluates historical operating performance and financial condition collateral and industry analysis, reviews covenant compliance and tracking requirements and identifies operational and credit risks for assigned portfolio customers.
 - d. Prepares Commercial Loan Approvals and Modifications, including financial, collateral and industry analysis, as appropriate, for related portfolio customers or new customers, as needed.
 - e. Monitors and coordinates necessary funding documentation/requirements for construction loans.
 - f. Administers lines of credit; produces/maintains line of credit reports and ticklers; ensures lines of credit are compliant with terms and conditions.
 - g. Works with Relationship Managers to resolve line of credit renewals and loan maturities.
 - h. Participates in customer calls with Relationship Managers and other Credit Officers.
 - i. Recommend risk rating changes as appropriate.
 - j. Maintains ongoing business relationships with assigned portfolio customers in order to provide a secondary Commercial Lending contact and take advantage of additional cross-selling opportunities.
 - k. Validates Borrowing Base Certificates, prepares and submits Loan Conformity Charts to commercial servicing for balance updates for assigned portfolio.
 - l. Monitors and maintains management reports for pending maturities of loans, covenants(s) compliance/defaults, and financial statement reporting compliance/defaults for assigned portfolio.
 - m. Monitors and ensures the timely completion of annual reviews, modifications, and renewals for assigned portfolio.
 - n. Prepares files for auditors, examiners, and regulators review.
 - o. Assists customers in obtaining specialized services from other Bank departments as necessary; provides help to customers with specific inquiries or service problems.
 - p. Maintains a working knowledge of Bank operating policies and procedures which impact commercial services.
2. Achieves goals assigned to the Commercial Loan Portfolio Manager as part of the Bank's business objectives.
 3. Abides by the current laws and organizational policies and procedures designed and implemented to

promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the workplace.

4. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g., Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, etc.
5. Communicates with management and staff personnel to integrate goals and activities.
6. Provides periodic reports to the Commercial Credit Operations & Operations Officer and other groups as required throughout the Bank.
7. Responds to inquiries relating to his/her area, or to requests from other Bank personnel, customers, etc., within given time frames and within established policy.
8. Maintains appropriate records and provides assigned reports.

Benefits:

We offer a competitive pay structure and comprehensive benefits package that includes:

- Medical
- Dental
- Vision
- 401k with Company Match
- Life Insurance
- ESOP

Equal Opportunity Employer—minorities/females/veterans/individuals with disabilities/sexual orientation/gender identity

About ESSA Bank & Trust:

ESSA Bank and Trust is a publicly traded organization and has continued to provide financial services for over 100 years. The Bank operates 21 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes-Barre, and western Philadelphia markets, in Pennsylvania. On March 31, 2022, ESSA Bancorp had consolidated assets of \$1.9 billion, loans of \$1.34 billion, consolidated deposits of \$1.62 billion and consolidated stockholders' equity of \$212.7 million.