

STATE BANK
Vice President – Commercial Relationship Manager
Job Description



Division / Department: Loan Department		
Location: St. Louis		
Job Title: Relationship Manager		
Reports to: Vice President/Relationship Manager – STL Market Leader		
<u>Level/Grade</u>	<u>Type of Position</u>	<u>Hours per week</u>
Officer	Full-time	40 - exempt

General Description

A Relationship Manager’s primary task is sourcing and discovering new prospects and building new client relationships (loans and deposits), assessing, qualifying, and underwriting new applications, and managing a loan portfolio.

Position Requirements

- Develop, manage, maintain and grow sound and profitable consumer and commercial banking relationships to meet or exceed sales production goals
- Develop and maintain a solid presence in the community by frequently attending business development and networking functions outside of the bank to develop strong relationships Fto drive referrals and deal flow
- Collect and analyze financial information to ascertain a borrower’s credit worthiness and prepare loan request presentations for review and approval.
- Properly structure and successfully negotiate loan transactions with clients and prospects in adherence with the bank’s credit policy.
- Interface with loan processing, compliance, and credit departments to facilitate loan underwriting, approval, documentation and closing, and reporting. Officer will ensure that new and existing loans are properly documented, and lien positions are perfected.
- Successfully manage a loan portfolio to include timely collection efforts on all past due loans and loans in default, processing loan renewals, monitoring and ensuring borrower compliance with established covenants, curing technical exceptions, and maintaining accurate risk ratings.
- Cross sell State Bank deposit products and services (online banking, remote deposit, cash management, card services) to current and prospective clients to deepen relationships
- Provide consistent and exceptional customer service to all clients by communicating clearly and thoroughly
- Participate in the overall management of the Bank and assist in achieving the long-term profitability and strategic direction.

- Support and preserve the operational integrity of the department and the bank by adhering to all State Bank policies and procedures.
- Follow BSA policies and procedures as applicable to job functions
- May perform other duties as assigned

Job Qualifications

- Bachelor's in Business, Accounting, Finance, or related field
- A minimum of 5 to 10 years of commercial lending experience with proven new business development skills.
- A strong referral network, specifically with realtors, accountants, attorneys, and other business professionals.
- Strong working knowledge of the banking industry including regulations, compliance standards, market trends, credit, and bank products and services.
- Demonstrated analytical, decision-making, and effective problem solving skills.
- Excellent presentation as well as verbal and written communications skills
- Self-motivated to work independently with limited supervision and take ownership of the position
- Demonstrated mathematical aptitude and understanding of complex financial accounting and analysis; formal commercial credit training or commercial underwriting experience preferred
- Must be proficient in the use of personal computer systems, internet applications, electronic mail, and various windows based software including all Microsoft Office applications, especially Excel
- Ability to honor State Bank philosophies, policies and expectations regarding core values, customer service, human resource policies and code of conduct and ethics. The successful candidate will be highly professional, ethical, and demonstrate acceptable personal financial responsibility.

Physical Requirement

- Extensive reading and computer use is expected.
- Physical and mental ability to perform the essential functions of the job.
- Ability to regularly stand or sit for prolonged periods of time.
- Ability to communicate effectively with others.
- Regular attendance is necessary and essential to this position.

This position reports directly to the Vice President/Relationship Manager – STL Market Leader