

Florida Capital Bank Job Description

Job Title: Senior Credit Officer
Department: Credit Administration
Reports To: Chief Credit Officer
FLSA Status: Exempt
Date: November 9, 2018

Summary:

Supervise and direct credit underwriting activities and maintain responsibility and accountability for risk by openly exchanging ideas and opinions, evaluating and assessing client and credit risks, elevating concerns, and following defined policies and procedures. Underwrite and monitor small and large size loans of varying complexity levels, both conventional and government guaranteed loans. Serves as backup to Chief Credit Officer and provides guidance and leadership to credit administration team members, Relationship Managers. Maintains knowledge of changes to lending and credit regulations and informs management of material issues affecting loan portfolio, loan policy, and unusual individual loan transactions of significant size or risk.

Essential Duties and Responsibilities

- Manage the credit analytical function in support of the commercial portfolio including monitoring of risk ratings, exceptions, and covenants compliance. Approve extensions of credit within limits of individual authority and ensure underwriting is compliant with current credit policy standards and practices.
- Works with Chief Credit Officer regarding examination of lending practices and policies for compliance with regulations.
- Manage asset quality by working closely with RM's to ensure exceptions and past due loans are kept to a minimum, monitor for timely renewal of maturing credits, and ensure proper structuring of loan modifications.
- Ensure that deviations from policy are identified, reported, and approved or corrected. Supervise loan reviews and monitor collection of financial statements.
- Spread and analyze company and personal financial statements and calculate repayment ability for new, renewal, and annual review of credit requests. Research and evaluate other due diligence items such as OFAC, Public records, Internet searches, industry reviews, UCC, Corporate records, etc.
- Analyze the character, collateral, cash flow, capital and conditions of every credit request to make an informed and objective credit decision. Have thorough understanding of client's business model, supply chain, clients, competition, industry trends and characteristics, and potential vulnerabilities and strengths.

Comply with all FLCB policies and procedures including BSA and Regulatory requirements. Complete all required training

Provides outstanding customer service and interacts with fellow employees in a manner that promotes teamwork and professionalism. Represents Florida Capital Bank as a respected business professional.

Performs other duties as assigned, including special projects.

Qualifications/Required Skills:

- Bachelor’s degree from 4-year college or university in Finance or related field; or equivalent combination of education and work experience.
- Minimum 8 years experience in commercial credit administration, analysis and underwriting principles. GGL experience is preferred.
- Minimum 2 years supervisory experience required; ability to effectively lead a team of underwriters.
- Thorough knowledge of financial statements, accounting principles, credit policy, applicable laws, corporate business structure, and industry data sources.
- Ability to multi-task and prioritize work effectively to meet aggressive deadlines while paying meticulous attention to detail. Wide degree of creativity and latitude is required.
- Ability to effectively communicate and make presentations to Board of Directors, executives, employees, clients, and brokers. Strong analytic, interpersonal, and organizational skills.

Language Ability:

Ability to read, analyze, and interpret complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to make effective and persuasive speeches and presentations.

Math Ability:

Ability to calculate figures and amounts such as discounts, interest, commissions, percentages, volume.

Reasoning Ability:

Ability to apply principles of logical or scientific thinking to a wide range of intellectual and practical problems.

Computer Skills:

Requires advanced knowledge of Microsoft Excel and loan and deposit systems, and Microsoft Office programs.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk and hear. The employee is frequently required to sit; use hands and reach with hands and arms. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision and distance vision.

This job description is not an employment agreement or contract, and has no effect on the Bank’s employment at will policy. Management has the exclusive right to alter the scope of the work contained in this job description at any time without prior notice.

I can perform the essential duties and I accept the job responsibilities as outlined in this job description.

Employee Signature: _____ Date: _____