

Senior Lead Credit Products Officer

This is the most senior level of Credit Products Officers and may act as team lead assisting the division of credit management in the supervision of - credit officers, analyst, associates, and support staff in the credit office.

Los Angeles, CA
Santa Barbara, CA
Orange County, CA



Additional Information

About the company

- Regional bank
- Year after year of growth
- Impressive reputation
- Provides commercial and corporate banking services

Locations

- Los Angeles, CA
 - Santa Barbara, CA or
 - Orange County, CA
- Possible that candidate could be location agnostic and work from home but must be able to commute to office when needed and get one weekly virtual meetings with the team

About the manager of this position

- Easily accessible and transparent
- “Hands-off” style, knows employees will get the job done and does not want to limit how they work

Responsibilities

- May act as team leader overseeing credit and underwriting activities, including preparation of CRRs/CRMs by training more junior credit staff, allocating and monitoring work.
- Contribute to the credit portfolio quality and processing of requests for credit extension, focusing on credit portfolio management as well as underwriting with the relationship management team.
- Analyze, underwrite, and recommend decisions on credit requests generated by the relationship management team.
 - Develop credit solutions to meet customer needs.
 - Monitor, track, and manage credit portfolio with the goal of minimizing credit losses and maintain compliance with credit review policies.
 - Participate, oversee, and assists in the preparation of CRRs.
 - Ensure credit facilities and transactions are properly structured, priced, and documented.
 - Interact with Credit Administration, Appraisals, Legal, and other related Bank personnel regarding issues of credit quality, appropriate compensation for risk, as well as new business trends.

Experience

- Deep knowledge of project management desired
- Prior experience with enterprise value lending
- Underwriting and financial modeling background
- Requires minimum 10 years of relevant experience

Skills

- Administration/Technical Skills in commercial lending policies, procedures, practices, and documentation
 - Excellent knowledge and ability to analyze financial statements, tax returns, and cash flow
 - National Banking Division Generally targets companies with sales of \$25 million or higher
 - Ability to manage a portfolio with a minimum of 15 clients
 - Knowledge of collateral exam and liquidation process
- Robust capability to analyze financial statements, tax returns, and collateral from an ABL perspective
 - It is assumed that ABL Credit Analysis position has been part of the career path for future Product
 - Manager or Underwriting position
 - Strong working knowledge of software used for analysis such as MFA

To apply, please send your
resume to [Ana Pellegrino](mailto:Ana.Pellegrino) at
ana@berkeleysearch.com

