POSITION DESCRIPTION

Functional Title: Credit Portfolio Risk Management **Date:** December 2013
Reports to: EVP, Chief Credit Officer **Officer Title:** SVP
Exemption Status Based on FLSA: Exempt

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bank and Trust's "Code of Ethics", internal policies and procedures, laws and regulations that are appropriate for his/her position.

Primarily responsible for bank-wide portfolio risk management. Additional key responsibilities include personnel development, credit decisioning, process improvement, leadership, enterprise risk management, financial performance, and project management support.

Essential Duties:
Employees are held accountable for all duties of the job.

Portfolio Risk Management. Proactively partners with assigned business lines (Real Estate Group, Business Banking, Middle Market, Energy Lending and Private Banking Group) to achieve efficient and effective results in the areas of loan documentation, routine monitoring and portfolio administration:

- Engages with the business line to ensure conditions to close are addressed, all structural elements are appropriately incorporated into the loan documents, and repayment terms are accurately boarded on Horizon. Confirms loan documentation fully perfects the Bank's security position and adequately protects the Bank's rights and remedies.
- Serves as the project manager/liaison on the engagement of outside counsel for loan documentation, including the implementation and use of LawyerPro. Collaborates with the business line and outside counsel to develop standard loan agreement templates, covenants and definitions. Determines the most effective documentation solution.
- Implements an effective exception based tracking system. Engages with the business line to monitor compliance with reporting requirements and financial covenants as outlined in credit approval and loan agreement and effect timely resolution.
- Collaborates with the business line to effect timely resolution of documentation exceptions.
- Designs, implements and facilitates quarterly monitoring for larger and/or more complex lending relationships.
- Implements policies, processes and procedures, and facilitates compliance with specialized loan administration functions, such as leveraged loan monitoring, floor plan line administration, borrowing base calculations, construction budget review and draw monitoring processes, and disbursement from escrow/collateral accounts.
- In collaboration with the banker, leads early intervention on credits which are performing below expectations and/or experiencing financial covenant defaults.
- Participates in monthly Portfolio Monitoring meetings to discuss past dues, maturing and matured notes, past due annual reviews, past due ACH annual reviews, and other aspects of portfolio management.

- Participates in quarterly Plan of Action meetings to develop and ensure implementation of workout strategies on business-line managed credits.
- Monitors the loan portfolio for policy conformity, delinquencies and trends.

Personnel Development. While this position does not have any direct reports, responsibilities in the areas of training and mentoring are extensive:

- Leads credit orientation for newly hired wholesale personnel (relationship managers and, if appropriate, banking assistants), communicating the bank's loan policies and credit culture.
- Works collaboratively with wholesale business lines and provides performance feedback and coaching regarding loan documentation, portfolio administration, and early credit intervention strategies.
- Designs and implements bank-wide credit training:
  - In collaboration with Chief Credit Officer and Bank President, develops annual training activities scope and ensures completion of scheduled activities in a timely manner.
  - Provides training and mentoring of Credit Analysts and Underwriting Specialists, developing increased independence in all job aspects, particularly relating to more complex credits.
  - Provides overall in-house credit training on a bank-wide basis.
  - Coordinates external training as needed for specific banking personnel.

General Leadership. Consistently demonstrates strong leadership skills:

- Embraces core values.
- Communicates and supports the strategic plan, company initiatives, business goals, objectives, and performance expectations.
- Ensures actions and results consistently benefit the entire organization.
- Builds effective internal relationships.
- Holds self and others accountable; demonstrates personal growth and the ability to self-reflect.
- Makes important personal contributions to the organization (improved systems functionality, policies, procedures, and processes).
- Demonstrates solid strategic and critical thinking and exercises solid business judgment.

Enterprise Risk Management. Proactively impacts all aspects of enterprise risk management:

- Manages credit risk through approval and proactive portfolio risk management of new loan originations as well as renewals, modifications and other pertinent credit actions.
- Develops personal and business unit credibility with business line managers, external auditors, software vendors, regulators, compliance and executive management.
- Prudently exercises judgment when exercising credit authority and making business decisions.
- Ensures all activities and work functions comply with company policies and procedures and state/federal laws and regulations.
- Ensures satisfactory exam and audit results.
- Maintains awareness of and favorably impacts other areas of enterprise risk management (legal, reputation, compliance).

Financial Performance. Supports enterprise-wide financial performance:

- Supports overall efforts to build and diversify the revenue stream.
- Implements effective risk management strategies to proactively manage the loan portfolio and identify problem credits.
- Manages non-interest expense to avoid waste or inefficiency.
- Drives improved productivity.

Credit Administration – Other.

- In conjunction with Loan Operations, participates in the management of software vendor relationships (LaserPro and LawyerPro).
- Identifies and implements improvements to create more efficient and streamlined credit administration processes.
- Provides project management support to the CCO with a particular emphasis on new credit products/types of underwriting. Activities to include:
  - Develops and maintains expert knowledge of relevant regulations (including compliance and related accounting); monitors updates, identifies impacts and recommends changes.
  - Drafts recommended updates to Loan or other sections of Bank Policy.
  - Establishes related underwriting guidelines and expectations, develops required loan presentation content and standardized approaches, and recommends updates as appropriate.
  - Recommends key loan documentation requirements.
  - Develops related procedures; identifies opportunities for improved efficiency and effectiveness, recommends updates, conducts relevant training.
  - Serves as product liaison with other departments/business lines.
  - Participates in information sharing meetings with other credit product experts.
- Completes other projects upon request.

Non-Essential Duties:

Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

- Four year college degree or equivalent.
- 10+ years commercial bank credit underwriting/portfolio management experience.
- 5+ years experience in credit decisioning.
- Formal C& I credit underwriting training (or commensurate experience, in the hiring manager's sole discretion).
- Ability to build personal credibility and collaborate with the various business lines.
- Significant accounting and finance knowledge.
- Excellent analytical and problem solving skills.
- Demonstrated ability to critically think, formulate and support credit decisions, and logically defend positions.
- Demonstrated ability to negotiate on behalf of the Bank and the borrower while appropriately balancing risk and shareholder value.
- Advanced knowledge of loan documentation on complex credits.
- Demonstrated ability to work and lead in a team environment and demonstrate flexibility as business dictates.
- Proven ability to communicate verbally and in-writing with internal/external constituents.
- Ability and willingness to investigate, resolve and recommend process improvement opportunities.
- Knowledge and understanding of bank rules and regulations, BSA, KYC, CRA, compliance.
- Knowledge of overall bank products and services.

Preferred Qualifications:

- 2+ years of management experience.
- Advanced college degree.
- Private/consumer banking experience.
- Banking/Finance certifications through ABA, Center for Financial Training, Omega Training and/or equivalent.

Specifications:

Types of Decisions: This individual will have the ability to make credit recommendations regarding business relationships with new and existing customers.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers and the Bank's asset quality.

Contact with Others: Extensive contact with customers and employees both in person and on the telephone. Displays quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the bank's image in mind at all times.

Physical Requirements: 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 accommodation may be made to enable individuals with disabilities to perform the essential functions.

- Ability to sit for 5-6 hours working on computer.

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.