



Job Title: Commercial Banking Officer

Job Summary

Commercial Banking Officer (CBO) role develops and manages new commercial deposit and loan accounts and client relationships while enhancing existing relationships. To achieve this, it is expected that the role be proactive in providing financial solutions to both existing and prospective clients. Also responsible for increasing the bank's deposit base through various products, developing sound and profitable business relationships, credit assessment and exceeding customer needs and expectations while complying with regulatory requirements.

CBO works with the most complex commercial loan accounts; makes critical decisions independently. Responsible for the overall profitability and quality of loan portfolio. Operates within established lending authority and guidelines; provide optimum profitability balanced with acceptable risk. Ensures adherence to established bank loan procedures, practices and reporting requirements.

Job Responsibilities

- Responsible for at least \$15 million in new commercial lending production primarily focusing on middle market in St. Louis, Missouri.
- Identify deposit driven commercial relationships and present solutions using treasury management, wealth products and other services.
- Manages and services commercial relationships by interviewing applicants and obtaining pertinent financial data.
- Analyzes pertinent financial information and determines whether a credit is an acceptable risk.
- Approves loans within assigned lending authority, and company policies and procedures.
- Recommends credits outside lending authority to the next level or presents to Loan Committee in accordance with established procedures.
- Ongoing monitoring of existing loans for conformity to terms and conditions.
- Monitors market conditions, observing competitor impact and makes recommendations to maintain a competitive and profitable product line.
- Develop and maintain comprehensive knowledge of all commercial products including loans, treasury management, and deposits to facilitate cross-selling and enhance the client experience.
- Responsible for sales development and referral activities
- Creates a teamwork environment to ensure that exceptional service is provided, and individual sales/business development goals are met.

Qualifications, Knowledge, and Skills

- Must have demonstrated skills in commercial credit underwriting, business development and portfolio management for mid-sized companies.
- Minimum of five or more years of Commercial Lending experience preferred.
- Must have excellent communication, presentation and tactful interpersonal skills.
- Superb people skills to work within a team environment and successfully develop and retain client relationships.
- Proven ability to cross-sell other banking products, including loans, deposits and treasury management.
- Self-motivated to work independently and take ownership.
- Bachelor's degree in Finance or Business with emphasis in financial banking preferred.
- Effective time management and organizational skills are required.

- Must be attentive to detail and accurate when analyzing financial statements and presenting a credit package for formal approval.
- This position requires the use of sound business discretion, good judgment, and excellent problem solving skills.
- Basic knowledge of personal computer hardware and software skills including MS Word and Excel.
- Strong working knowledge of regulations, compliance standards, market trends and products relating to the banking industry.
- Superior analytical and decision making skills based on a thoughtful assessment of new business and prospects and generate business loans through referrals, business calls, and community involvement.

Work Environment

- General office conditions
- Must be able to work effectively at a computer for extended periods of time
- Must be able to sit for extended periods of time
- Regular attendance is necessary
- Frequent local travel

Disclaimer

All offers for employment with Saint Louis Bank are contingent upon the candidate having successfully completed a criminal background check. Saint Louis Bank will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state and Federal law, including Section 19 of the Federal Deposit Insurance Act.

Relevant military experience is considered for veterans and transitioning service men and women.

Saint Louis Bank is an Affirmative Action and Equal Opportunity Employer, Minority/Female/Disabled/Veteran/Gender Identity/Sexual Orientation.