

Senior Commercial Portfolio Manager

Dynamic commercial banking professional with 10+ years of experience in credit analysis, risk management, and portfolio management. Proven ability to manage large, complex loan portfolios while maintaining strong credit quality and delivering high levels of client satisfaction.

Recognized for combining strong financial acumen with a proactive, solutions-oriented approach to risk management, portfolio performance, and client engagement. Experienced in mentoring credit analysts and partnering closely with relationship teams to drive efficient deal execution and portfolio growth.

Career Highlights

Portfolio Management & Growth

- Manage \$200MM+ commercial loan portfolio across multiple markets, supporting a team of relationship managers
- Drove strategic portfolio growth of \$40MM+ within a single year
- Previously managed \$100MM+ portfolio with consistent performance through varying market conditions

Credit & Risk Expertise

- Extensive experience underwriting complex commercial credits, including structuring, pricing, and risk grading
- Strong track record of proactive risk identification and mitigation, including successful management of stressed credits with no realized losses
- Deep knowledge of credit policy, compliance, and portfolio monitoring

Leadership & Team Development

- Train and mentor credit analysts, ensuring high-quality underwriting and adherence to policy standards
- Serve as subject matter expert for credit administration and internal processes
- Enable relationship managers to focus on business development by leading internal credit execution

Client Relationship Management

- Work directly with clients to manage renewals, new requests, and ongoing credit needs
- Known for responsiveness, clear communication, and strong client satisfaction
- Build and maintain long-term relationships across diverse commercial clients

Professional Experience

Regional Banking Institution

VP, Senior Commercial Portfolio Manager

- Oversee a large, multi-market commercial loan portfolio supporting both commercial and private banking teams
- Lead underwriting, credit structuring, and portfolio monitoring across new and existing exposures

- Manage end-to-end credit process, including renewals, modifications, and new originations
- Act as key liaison between relationship managers, credit teams, and clients

Regional / Super-Regional Banking Institution

VP, Commercial Portfolio Manager

- Managed \$100MM+ portfolio and supported client growth through tailored financing solutions
- Achieved top portfolio performance, exceeding production goals during challenging economic conditions
- Successfully navigated and restructured at-risk credits, maintaining full portfolio integrity

Earlier Roles (Same Institution)

Commercial Underwriter / Assistant Relationship Officer

- Performed detailed financial analysis, credit underwriting, and risk assessment
- Supported management of a \$300MM+ portfolio, including covenant monitoring and reporting
- Collaborated on loan structuring, pricing, and credit presentations
- Maintained ongoing client communication and supported relationship development

Early Career

- Foundation in legal and financial services environments, developing strong analytical and documentation skills

Core Competencies

Commercial Credit Underwriting • Portfolio Management • Risk Analysis
Financial Statement Analysis • Loan Structuring & Pricing • Credit Policy Compliance
Client Relationship Management • Problem Loan Management • Team Mentorship

Education & Certifications

- Executive MBA (Banking & Financial Institutions) – In Progress
- Bachelor of Science in Finance
- Intermediate Credit Program Certification
- Credit Foundations Program Certification
- Scholarship Recipient (Executive MBA Program)

Technical Skills

Microsoft Office • Abrigo / Sageworks • Fiserv