



Account Manager, Real Estate Lending

Integrity. Accountability. Respect. Common sense. Caring.

Are you looking to take your career to the next level? Come join CWB Financial Group at one of its fastest growing real estate division as an Account Manager. Our Greater Vancouver Real Estate Group is a fast-paced, energetic and team oriented centre which benefits from CWB's well established brand and strong local market presence.

Not only will you get to join one of the fastest growing real estate division's, you will also be able to do this while being based out of Surrey, BC and avoiding the downtown Vancouver commute! Specifically, this position is located at **Unit #100, 5455 - 152nd Street, Surrey, BC.**

You will be joining a very active real-estate construction finance team, which handles diverse large size deals. You will have the opportunity to work on large real estate deals ranging in size from \$15M up to \$150M. This is a tremendous opportunity for continued portfolio growth!

Be what you want to be – with CWB Financial Group.

Here is a glimpse into what your career could look like with us!

What you will be responsible for:

- Assist the Senior AVP and the team to develop new business and manage a portfolio of commercial, construction and term mortgages.
- Complete analyze and prepare credit applications for new and existing borrowing clients, including review of financial statements and ensuring quality risk assessment.
- Maximize account profitability through equitable pricing, both for the borrowing and operational accounts.
- Assist in analyzing and processing construction draw requests.
- Ensure the safety of the Bank's funds through proper loan portfolio management with focus on loan quality, exposure limits and security requirements.
- Minimize loan and revenue loss experience through implementation of programs and procedures to identify and manage problem loans.
- Ensure required reports and other financial data is received and analyzed promptly in accordance with conditions of loan commitment.
- Ensure that credit applications exhibit quality risk assessment and analysis.
- Review accounts/services on an ongoing basis to obtain compensation for increase in risk, complexity or administration



- Ensure that service enhancements, new programs, etc. are communicated to clients where appropriate.
- Provide effective leadership to the team members and Loan Administration staff, as applicable, to ensure effective management of the loan portfolio.
- Participate in client meetings, analyze and prepare loan proposals, structuring, and pricing.
- As time permits develop a network of contacts and undertake proactive marketing activities to attract new clients to the Bank.
- Develop deposit and lending relationships, and actively seek opportunities to promote other Bank products.
- Work effectively both with management and support functions to ensure clients receive a high level of service.
- Contribute to the success of the branch and the overall Bank, taking a proactive role in personal on-going development of credit and marketing skills.

Who you are:

Education

- Bachelors Degree in commerce, finance or accounting disciplines
- Specialization in Urban Land Economics would be a strong asset
- A MBA, or professional financial services related designation would be an asset

Professional

- 2-4 years of commercial banking experience. If you have knowledge/exposure to real estate lending and risk assessment, even better!
- Good risk assessment skills, including financial statement analysis, cash flow analysis and industry risk

Personal Competencies

- Strong writing skills
- Strong organizational and analytical skills
- Team oriented
- General knowledge of collateral security requirements
- Good organizational and inter-personal skills
- Good communication skills, both verbal and written
- Strong computer skills
- Fluency in Mandarin language will be preferred

What you will get from us:

- The opportunity to make a difference - our culture thrives on idea-sharing, collaboration and the ability to create impact.



- Rewarding, enterprising and engaging atmosphere where you will be able to see your contributions at work.
- Understanding balance: We know our people have places to go, people to see and good times to have when they're not at work and we support that.
- An award-winning benefits packages that includes 100% company-funded health coverage (dental, vision and prescriptions), health care spending account, a flexible wellness program and cwbalance day (extra day off with pay!).
- Company ownership: Every employee has the opportunity to be an owner with our employee share purchase plan (ESPP).
- The majority of our branches enjoy a Monday-Friday daytime schedule.
- Our commitment to your success and development: On-going career conversations and personalized professional growth opportunities.
- Competitive salary and pay for performance incentives.
- Continual learning opportunities and professional development training to grow your talent and realize your aspirations and potential.

Diversity:

CWB Financial Group is an equal opportunity employer. We are motivated by the new perspectives diversity can bring to our workforce. Inclusion and advocacy for a diverse organization can bring excellence at all levels of our business. Regardless of race, religion, color, gender, sexual orientation, age, disability or any other factors unrelated to job performance, we want difference makers. We are committed to providing equitable treatment to all employees and job applicants.