



*Coast Capital Savings; together we help empower you to achieve what's important in your life*

### **What's the job?**

The Senior Manager, Commercial Real Estate is directly responsible for: Developing relationships with new business members; Expanding the relationships with existing business members through effective cross sales and referrals to other business lines such as retail, wealth/insurance, and equipment finance; Managing a portfolio of existing business members with borrowing and deposit needs. In addition to being proficient with all aspects of commercial banking & risk management; individuals are able to independently source, structure and negotiate new opportunities for CCS. Business development is a meaningful component of day to day activities. Estimated time spent on various responsibilities is as follows: 50% portfolio and risk management, 50% on business development (sourcing new customers).

### **What you'll get to do:**

- Provide effective risk monitoring and control of a portfolio of business clients through timely completion of annual and other credit reviews, ongoing monitoring of the customers banking activities. Performance will be assessed against targets set on the basis of overdue reviews as a percentage of the portfolio under management
- Adherence to compliance and security policies and procedures, audit review
- Ensure effective management of commercial loans and mortgage exposures by ensuring : i) accurate booking of limits on banking systems ii) appropriate security and required documentation is in place in order to protect CCS' security position and to protect CCS from unnecessary loss
- Business Intelligence Awareness of industry trends outside CCS and potential impact of same
- Active involvement in the community to foster the image and reputation of Coast Capital Savings.
- Source new quality and profitable business with prospects and existing members. Performance will be assessed against annual targets on i) profitability and growth of the portfolio ii) deposits and iii) referrals
- Build and deepen existing customer relationships by; Effectively onboarding a customer to CCS taking an active role in the account opening process; Demonstrating understanding of the entrepreneur/business by using available tools e.g. WYABC; Expanding the business relationship through cross sales of business products e.g. business credit cards and merchant services, cash management services, payroll services, foreign exchange
- Build and deepen existing customer relationships by successful referrals to other business units in areas of retail banking, wealth management, equipment finance, commercial insurance
- Builds a strong external referral network with Centres of Influence, brokers, retail brand channels and the CCS division
- Provide leadership and mentorship to a team of Managers and Analysts by fostering an educational environment where all staff is focused on providing a high standard of service while achieving profitable production and productivity

### **Who are we looking for?**

- Minimum of 8 years of banking experience with 6 years in commercial lending. Demonstrated skill in portfolio growth and retention.
- Bachelor's Degree or a diploma requiring 3 - 4 years of full-time study.
- Expert knowledge of commercial products (loan and deposits)
- Expert knowledge of financial statements and analytical skills
- Proficient knowledge of accounting principles
- Expert knowledge of commercial credit (analysis, policies, security analysis and monitoring, legal procedures)
- Proficient knowledge of retail credit analysis, policies, security and legal procedures
- Proficient knowledge of deposit and cash management products
- Expert knowledge of local and provincial economies and trends in a variety of industries
- Proficient ability to determine the feasibility and risk associated with existing loans and new loan proposals by analyzing and interpreting information solicited from other professionals such as appraisers, lawyers, accountants, quantity surveyors
- Expert aptitude and ability for marketing and business development
- Establishes and maintains a strong external referral network with business professionals
- Expert negotiating skills and demonstration of creative thinking with respect to providing business services and problem solving
- Expert knowledge of CCS' policies and procedures (GRM, CCA, Retail, Operations)
- Expert knowledge of computer and computer programs
- Expert communication skills, both written and verbal
- Expert organizational and time management skills
- Expert ability to exercise good judgment in decision making
- Expert ability to manage own workflow and meet objectives in a team environment
- Proven ability to lead within a high performance
- Expert development and guidance of strategic initiatives in a collaborative corporate environment
- Expert strategic mindset and a proven problem solver
- Proficient interpersonal and managerial capabilities