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## Financial Portfolio Manager/Credit Analyst

### Position Summary

Rhode Island Commerce Corporation is accepting applications for a Portfolio Manager. Under the general direction of the Managing Director of Financial Services, the Portfolio Manager provides analytical, operational, and credit administrative support to the lending and portfolio group in conformance with established lending department and agency policies.

### Responsibilities

- Analyze creditworthiness of commercial loan/guarantee applicants.
- Helps with loan approval write-ups and annual loan reviews.
- Spread annual financial statements for new and existing borrowers.
- Provide industry analysis.
- Provide follow-up on annual financial statements for existing borrowers.
- Analyze projections for new and existing borrowers.
- Review and analyze real estate and equipment appraisals
- Make recommendations regarding new loan structures as well as loan restructuring of underperforming borrower's loans.
- Perform other duties as assigned.

### Key Competencies

- **Intelligence:** The ability to acquire understanding and absorb information rapidly. A quick study.
- **Resourcefulness:** Passionately finds ways over, around, or through barriers to success. Achieves results despite lack of resources. Goes beyond the call of duty. Shows bias for action. A results-oriented "doer."
- **Written Communications:** Writes clear, precise, well-organized documents using appropriate vocabulary, grammar, and word usage.
- **Goal Setting:** Sets fair stretch goals for self and others. Encourages individual initiative.
- **Ambition:** Desires to grow in responsibility and authority.

**Minimum Qualifications:**

- Bachelor's degree in business, accounting, finance, or economics.
- Minimum 1-3 years of experience as a business credit or financial analyst.
- Excellent analytical and problem solving abilities.
- Proven ability to work independently and manage multiple priorities within deadlines.
- Superior verbal and written communication skills.
- Ability/aptitude to underwrite and analyze commercial and industrial (C & I), and commercial real estate loans.
- Experience in Microsoft Office, Excel and Power Point.

**Preferred Qualifications:**

- Experience with financial statement spreading software.
- Formal credit training.
- Motivated self-starter.
- Proven ability to establish and maintain professional interpersonal relationships.
- Intermediate knowledge of Microsoft Excel, Word and Outlook

**Working Conditions:**

- Regular in-state travel is required. May also be required to travel at night and/or out of state on occasion.
- Must be able to effectively communicate orally and in writing.
- Must be able to establish and maintain professional interpersonal relationships.
- Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- May be required to work weekends or nights and attend night and or weekend meetings. Ability and means to travel may be required.

To be considered, candidates must submit a cover letter along with a professional resume and salary requirements via email to:

**Rhode Island Commerce Corporation**  
**[job.opportunities@commerceri.com](mailto:job.opportunities@commerceri.com)**

*The Rhode Island Commerce Corporation (the 'Corporation') is an Equal Opportunity Employer. The Corporation does not discriminate on the basis of race, religion, color, sex, gender identity, sexual orientation, age, non-disqualifying physical or mental disability, national origin, veteran status or any other basis covered by applicable law. All employment is decided on the basis of qualifications, merit, and business need. The Corporation will not tolerate discrimination or harassment based on any of these characteristics.*