



Position Title:	Chief Lending Officer
Date:	March 1, 2024
Department:	Executive Management
Location:	Oklahoma City
Supervises:	All Lending Groups & Credit Dept.
Reports To:	Chief Executive Officer
FSLA Status:	Exempt
Pay Range:	

Summary of position:

The Chief Lending Officer is a highly motivated, high-energy professional who is responsible for management, long-term strategic development and optimization of all commercial banking functions and ancillary products. Primary responsibility for commercial business development, loan portfolio growth and quality of loans in the bank's portfolio, relationship building, set the direction of the loan production, deposit growth and fee generation. Responsibilities include aiding in development and implementation of appropriate loan policy and procedures, providing guidance, direction and mentoring to all members of the Commercial and Consumer Lending group. Manages a lending team of 20 to 25 loan officers and oversee the credit department, loan review, documentation and loan analysis. The Chief Lending Officer will ensure the overall soundness and profitability of the commercial loan portfolio by identifying and implementing long-term strategies including portfolio mix, growth strategies and market penetration objectives, confirming accuracy of risk ratings and identification of portfolio weaknesses. As a member of the Bank's Leadership Team, the Chief Lending Officer contributes to the performance of the bank by being an active advisor, leader and motivator.

Key job functions: *(Includes current duties, primary objectives, and responsibilities which are critical to the successful performance of the position)*

- Fully accountable for the development, execution and goals and strategies of the Lending Group
- Provides leadership, guidance and assistance in the development and implementation of products and pricing to maintain and expand existing client relationships and creating new relationships
- Actively participates in constructing, implementation and execution of the bank's strategic plan Develops, has a thorough understanding, takes ownership of goals and budgets for the division, and takes responsibility for achieving and exceeding goals
- Be a part of the Bank's overall direction, growth & profitability

- Fully understands, embraces, represents and perpetuates the Sovereign Bank culture. Actively supports the mission, vision and core values of the Bank and transfers by example, action, and deeds the Bank's culture to all employees
- Makes recommendations for assigned personnel regarding employment, training, performance ratings, salary changes, promotions, transfers, terminations, career enhancement and staffing
- Is an active participant in the planning, establishment and development of Bank policies and procedures in accordance with the Bank's customer focus, risk tolerance and regulatory guidelines
- Attend the Board of Directors monthly meeting and present on lending reports
- Oversee lending reviews and examination on the Federal and State levels
- Be an active part of the Executive Team
- Other responsibilities as assigned by the Chief Executive Officer.

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.

- Background in lending and a working knowledge of a bank's supporting operational program

Education and Experience:

- Bachelor's degree in management, business administration, or related field required
- Graduate of banking school is preferred
- At least 10 years of management/leadership experience at a financial institution
- Experience with a financial institution that has an asset size of one billion is preferred

Physical Demands: These physical demands are generally representative of the position.

- Hearing, speech, close vision
- Sitting, including computer use
- Driving with own transportation to other branches for meetings/workshops
- On occasions, may be required to lift and/or move up to 25 pounds

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