

Chino Commercial Bank is seeking a qualified candidate to fill a senior position of Chief Credit Officer. Please review the Summary, Required Skills and Specific Responsibilities for this position.

SUMMARY

The Chief Credit Officer is responsible for galvanizing and managing all aspects of the credit risk management function including design, execution and communication of policy, approval process, administration, and portfolio analysis. This will require participation in and involve working closely with all members of the executive team, the Board of Directors, Directors Loan Committee, regulators, and individuals at all levels within the organization. Duties include calculating the Allowance for Loan and Lease Loss Reserve (ALLL) and making recommendations to executive management and the Board of Directors for quarterly allocations. The Chief Credit Officer reviews and approves/declines large and complex loans prior to submission to Loan Committee. This position will support an enterprise-wide risk management philosophy toward credit and will ensure that appropriate policies, procedures and systems are developed, implemented and maintained to identify measure, monitor and control credit risks in accordance with Bank policies, standards and applicable regulatory guidelines. The Chief Credit Officer will be mandated to drive and assess the current organization and sub-functions, addressing changes where necessary and applying best in class practices. The efforts will support the Bank's overall objectives aimed at long-term sustainable growth and profitability. This officer must maintain compliance within audit, internal controls, security, BSA, and CTR standards.

REQUIRED SKILLS

A Chief Credit Officer needs strong analytical skills to consider all relevant information about loan applicants and a company's credit situation; also good decision-making skills to avoid high-risk loans and loss of profits for the company they work for. Because of the analyzing of financial data and implementing budgets, mathematical skills are needed. A Chief Credit Officer is also responsible for developing an effective staff team, where strong leadership skills are required, including the ability to train staff regarding financial policy. In reporting to board members and audit personnel, good public speaking and strong interpersonal skills are required. Becoming a Chief Credit Officer requires years of practical experience in the field.

Specific Responsibilities:

Overseeing the credit approval process, as well as portfolio monitoring systems for all current and future credit products.

Ensuring that credit policies are routinely reviewed, modified as necessary, and well-communicated throughout the organization.

Maintaining ongoing support of the Bank's credit culture for all significant lending units, which include broad client segments such as: consumer, business, wealth management, commercial and corporate banking.

Responsible for loan loss reserve and charge-off process and procedures to be consistent with industry best practices and meet current and anticipated regulatory guidelines.

Ensuring that loan documentation, systems and procedures are consistent with the highest standards in the industry and are appropriate for all regulatory requirements.

Ensuring that all loan systems and tracking techniques provide the appropriate amounts of information to bankers, executive management and the Board of Directors, to allow for accurate assessment of loan quality and risk management.

Providing overall loan portfolio management oversight to ensure that the Bank's asset quality meets stated objectives and that the emphasis of the Bank's overall credit relationship management is consistent with the Bank's underwriting standards. This will necessarily include analysis of loan concentrations by loan type as well as by geography.

Oversight of future building and enhancements of existing analytical and quantitative models for the bank's portfolio as appropriate, including the refinement of existing "stress test" procedures currently used on the portfolio.

Helping support healthy diversification of the loan portfolio by establishing sound credit policies and proper training of bankers and credit officers enlisting a proactive approach to engaging multiple constituencies in partnership.

Maintaining a keen awareness of competitor's activities, their credit practices, and of overall industry best practices such that division of the Bank are well positioned to take full advantage of changes and opportunities in their target market segments.

Serving as the Bank's spokesperson when necessary to regulators and other external constituents including, as appropriate, customers regarding the Bank's credit management disciplines, loan quality and lending activities.

Providing quantitative oversight of the Bank's credit extension activities, to include conducting ongoing evaluation of existing systems and, when appropriate, evaluation, selection and implementation of new systems to ensure that all policies and procedures are of the highest integrity and consistency.