



POSITION TITLE / INFORMATION

First Pacific Bank is looking for a **Deputy Chief Credit Officer**. This is a full-time position available immediately **at our San Diego Office**. Successful candidates will have a bachelor's degree (BA) or equivalent from a **4 year** college or university; **10 years** related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related. We offer competitive compensation and excellent benefits package. First Pacific Bank is an Equal Opportunity Employer.

GENERAL SUMMARY

The Deputy Chief Credit Officer assists the Chief Credit Officer who is responsible for providing support, direction, credit information, and loan policies and procedures to ensure and report upon the overall growth, quality and performance of the Bank's lending portfolio. The Chief Credit Officer, and by delegation the Deputy Chief Credit Officer, have functional authority over all note and loan department personnel to require adherence to Bank Policy and banking industry standards. The Primary Duties delegated to the Deputy Chief Credit Officer include, but are not necessarily limited to, those listed below. Additional duties will be assigned to the Deputy Chief Credit Officer from time to time as deemed appropriate by the Chief Credit Officer. In addition, the Deputy Chief Credit Officer shall exercise his or her own independent judgment to meet the objectives of Credit Administration and is accountable thereto.

RESPONSIBILITIES

- Assists Chief Credit Officer in day-to-day functions of loan origination, loan approvals and credit administration (Pre-Flights, underwriting, documentation, and portfolio management) and may approve loans up to designated authority.
- Manage loan underwriting to ensure it meets the strategic goals of the Bank, including accurate documentation and concise credit analysis/files.
 - **Manage Underwriters, Pipeline & Workflow:** Direct manager of the Underwriter Team. Oversee and manage the Underwriting team's pipeline and deal queue to ensure efficient workflow, timely credit decisions, and consistent deal progression in alignment with organizational service level expectations.
 - **Process Improvement & Efficiency :** Identify, implement, and monitor process improvements across underwriting and credit operations to enhance turnaround times, reduce bottlenecks, and increase operational efficiency.
 - **Underwriter Training & Development:** Collaborate with the Chief Credit Officer to design, implement, and manage comprehensive training and

development programs for Underwriters to enhance credit acumen, consistency, and performance.

- Responsible for assisting in the production and quality assurance of monthly / quarterly loan reports for the Chief Credit Officer.
- May be responsible for the quality assurance of the Allowance for Credit Losses analysis.
- Reports to the Chief Credit Officer regarding any material considerations affecting the loan portfolio, loan policy, and individual loan transactions.
- Assists relationship managers in complying with bank's loan portfolio objectives and provides guidance on and ensures compliance with commercial lending practices, policies, and procedures.
- **Support Production Team Training:** Participate in regular Production team meetings to maintain alignment between credit and sales functions, address pipeline challenges, and proactively support business development objectives. Partner with the CCO to deliver ongoing education and training to Production staff regarding credit policies, underwriting processes, and documentation standards.
- Responsible for management and direction of problem loans to assure prompt resolution.
- Ensure loan administration services (e.g. annual review of financial statements, credit investigations, and collection of past-due loans) are completed in a timely manner.
- Supports Chief Credit Officer in ensuring outside credit review and regulatory examinations achieve satisfactory results.
- Serves as lending compliance officer of the bank. Maintains lending compliance standards.
- Oversee the Community Reinvestment Act reporting and performance for the Bank.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree (BA) or equivalent from a **4 year** college or university; **10 years** related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Mastered experience, knowledge and training in financial statement and tax return analysis typically resulting from a combination of education in accounting, financial and/or credit analysis or related areas.
- Mastered experience, knowledge and training in all lending activities and terminology.
- Mastered knowledge of commercial, construction, and real estate loan processing.
- Mastered knowledge of related state and federal lending and compliance regulations, and other Bank lending policies.
- Ability to develop collection, marketing, and business development skills with customers.
- Excellent organizational and time management skills with the ability to provide leadership, supervision and training in the exercise of functional authority using positive supervisory

techniques to ensure maximum productivity; demonstrated ability in organization and delegation skills.

- Computer terminal and personal computer operation; word processing and spreadsheet software programs.
- Typing skills to meet production needs of the position.
- Advanced math skills; ability to calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions and instruct others, train personnel, read, analyze and interpret documents and professional journals, understand procedures, write reports, correspondence and procedures, speak clearly to customers and employees.
- Thorough understanding of management procedures; ability to plan department activities (setting objectives, developing strategies, and developing policies and procedures); initiative to organize various functions necessary to accomplish department activities.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work with no supervision while performing duties.

Job Type: Full-time / Exempt

Salary Range: \$150,000 - \$200,000