



VP LOAN OFFICER

Job Description

Department: Lending

Reports To: Regional President

Supervises: Loan Officers, Retail Managers, Lending Assistants

Status: Full-time, exempt

Job Summary:

The VP Loan Officer provides leadership in managing commercial and agricultural loan portfolios, ensuring credit quality, profitability, and compliance with bank policies. This role oversees lending staff, mentors Loan Officers, and supports the bank's strategic growth objectives. The VP Loan Officer also represents the bank as a leader in the community and serves as a key contributor to the bank's overall success.

Core Competencies:

Demonstrates a high degree of integrity and sound judgment, maintaining emotional resilience and the ability to perform under pressure. They lead by example, manage and develop others, plan and organize tasks effectively, and foster teamwork. Strong results orientation, analytical thinking, operational leadership, and coaching skills are essential to achieving both individual and team objectives.

Key Result Areas:

- Manage Loan Portfolio in a manner that promotes sound credit quality, fits in line with Astra Bank Loan Policy parameters, and promotes a sound return to Astra Bank.
- Develop prospective customers through relationship development and community involvement.
- Represent Astra Bank, in the bank and the community, with a demeanor that reflects Astra Bank Core Values at all times.

Duties & Responsibilities:

- Oversee and manage commercial and agricultural loan portfolios, ensuring sound underwriting, compliance, and credit quality.
- Lead negotiations, structure complex financing packages, and present large or higher-risk credits for approval.
- Supervise, coach, and mentor Loan Officers, AVPs, and assistants to strengthen lending expertise and credit culture.
- Provide guidance on pricing strategies, fee income opportunities, and cross-selling to maximize profitability.
- Review and approve commercial/ag overdrafts within delegated authority.
- Monitor portfolio performance, including risk ratings, past dues, and non-performing loans, and implement corrective action when necessary.
- Drive business development efforts through networking, referrals, and targeted calling programs.
- Actively represent and promote Astra Bank in the community, serving in leadership roles with local organizations and events.
- Serve as a continuity leader, assuming expanded responsibilities when senior leadership is absent or transitions.



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- Collaborate with executive management on strategic planning and lending initiatives.
- Perform other executive-level duties, as assigned.

Job Requirements:

Experience:

- Extensive experience in banking or lending, typically 7–10+ years.
- Proven track record in commercial lending, credit analysis, and portfolio management.
- Leadership experience managing teams or leading strategic initiatives.

Technical Skills:

- In-depth knowledge of loan products, credit risk evaluation, financial statements, and regulatory compliance.
- Ability to structure complex loans and develop lending strategies.
- Proficiency with banking software, loan origination systems, and financial analysis tools.

Other Requirements:

- High ethical standards and integrity.
- Strong analytical, problem-solving, and decision-making skills.
- Ability to work under pressure, manage multiple priorities, and meet departmental objectives.

Astra Bank is an Equal Opportunity Employer. The preceding job description has been designed to indicate the general nature and requirements of work to be performed by employees within this classification. It does not contain a comprehensive inventory of all duties, responsibilities, and qualifications required of employees to do this job.

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