

LOAN REVIEW OFFICER

Job Purpose: To provide an objective appraisal to bank management of loans and applications for credit in order to identify potential loan problems and ensure compliance with established loan policies and federal regulations.

Department: Risk Management **Reports to:** SVP, Director of Risk Management

Salary Grade: _____ **Exemption Status:** Exempt

Essential Duties/Responsibilities:

- Performs regular loan portfolio reviews based on risk and/or size of all credit types (commercial, consumer, residential, equipment, Small Business Administration, mortgage, HELOC, participations, etc.) that cover the following areas:
 - Asset Quality - Ensuring that acceptable credit standards are maintained (confirms lien perfection, repayment capacity, collateral, etc.)
 - Documentation - Ensuring that loans conform to established bank lending policies and procedures and that required documents have been obtained and are thorough and accurate
 - Compliance - Ensuring conformance to relevant state and federal laws and regulations
- Ensures the creditworthiness of the loan portfolio, looking for changes that merit a review of lending practices and/or adverse asset classification
 - Validates the accuracy of the credit grading / loan rating system
 - Evaluates the allowance for loan loss methods/reserves/allocations/watch list
 - Identifies problem loans and describes deficiencies
 - Recommends final credit grades for approval by supervisor of Loan Review Function
 - Provides detailed reasons/rationale for assigning differing and/or adverse risk ratings
 - Identifies and evaluates portfolio trends with respect to delinquency, bankruptcy, demographic and other factors
 - Monitors portfolio diversification in accordance with policy guidance and strategic plan
 - Stress tests the loan portfolio or individual loans for risk monitoring
- Reviews bank processes (loan approvals, policy exception reporting, supervisory loan to value limits, underwriting, covenants, internal controls, concentration reporting, ALLL methodology, etc.)
 - Evaluates the adequacy and effectiveness of tracking systems
 - Determines if proper approval procedures and loan authorities are adhered to
 - Reports trends and/or makes suggestions for changes
 - Informs management of any potential fraud opportunities and/or detection
- Verifies quality, completeness and accuracy of supporting loan documentation and analysis
 - Periodically reviews files for appraisals, deeds of trust, UCC filings, perfection on liens, collateral evaluations and valuations, etc.
 - Performs regular back-end review of financials and related analysis (financial statements, tax returns, rent rolls, personal financial statements, cash flow statements, etc.)
 - Identifies trends, debt service coverage, performance ratio analysis
- Reviews loan policy for adequacy
 - Validates that applicable laws and regulations are addressed by policy
 - Ensures that actual procedures/processes uphold the written policy
 - Makes suggestions/recommendation for changes/updates/revisions to policy content
- Assesses problem loan management / workout plan effectiveness
- Provides assistance and consultation to loan officers, other lending personnel (loan administration, lending assistants, etc.), auditors and regulatory examiners.

- Prepares an executive summary of each review and supporting analysis
 - Creates write-ups for presentation to individual lenders and/or management
 - Presents findings to Board of Directors as appropriate
- Participates in special lending-related projects as directed
- Performs additional job related duties as assigned or required

Knowledge/Skill/Ability Requirements:

- Thorough knowledge of lending laws and regulations
- Strong analytical, technical and statistical skills
- Sound working knowledge of accounting principles and financial statements
- Ability to create reports of review findings
- Capability to effectively present information and respond to questions from groups of lenders, managers, directors and/or regulatory officials
- Strong integrity in all areas, adhering to policies, regulations and utmost ethical and legal standards
- Uphold confidentiality and privacy of findings in all situations
- Demonstrate ability to prioritize and handle multiple projects
- Remain flexible to withstand unpredictable changes to schedules and deadlines
- Interact and communicate effectively with personnel at all levels of the organization

Physical/Mental Requirements:

- Ability to lift and/or move up to 25 lbs.
- Sit at a desk and computer terminal for extended time periods
- Move around within office and between bank locations to appropriately interact with all personnel

Equipment/Software Operating Requirements:

Windows based PC (MS Word/Excel/PowerPoint/Outlook)	Core Bank Software
Bank Track	Document Imaging
10-key calculator	Copy Machine
Fax Machine	Telephone

Working Conditions:

Duties are performed in an office environment in a professional business setting. Position requires occasional travel to bank branch locations and off-site vendors. Work pace can be very fast during deadlines and peak periods.

Professional Relationships:

Interacts with lending-related personnel throughout the bank. Communicates and coordinates with external contacts (government agencies/regulatory officials, outside vendors, etc.)

Eligibility Requirements (Minimum Qualifications):

Achievement of a bachelor's degree in business related field with an emphasis in finance or accounting; or equivalent combination of education and experience required. A minimum of three years experience in a loan review or credit analysis capacity is required.