



JOB DESCRIPTION

JOB TITLE:	Credit Risk Review Officer	JOB GRADE:		FLSA:	Exempt
BRANCH/DEPT:	Home Office	REPORTS TO:	Chief Credit Risk Review Officer	REV. DATE:	12/9/11

SUMMARY:

This position will be responsible for conducting independent loan reviews and reporting policy and underwriting exceptions to the Executive Loan Committee. The individual Credit Risk Review Officer will perform credit analysis, which will include analysis of financial statements, ratios, cash flow, and loan decisions. Objectives of the reviews are to ensure individual credits are adequately underwritten, properly graded, appropriately priced, and conform to Bank policy. The reviews and analysis performed will help the Bank manage the risk in the loan portfolio by ensuring compliance with Bank and regulatory requirements, as well as following up on trends identified so appropriate training can be developed and provided to lending staff.

REQUIREMENTS:

The ideal candidate will possess:

- Minimum of 5 years experience in credit review, credit analysis or in a business lending related position.
- General computer skills with specific knowledge of Windows-based applications.
- Knowledge of current banking laws and regulations, required loan documentation, and bank lending policies.
- Proven communication and interpersonal skills to successfully communicate, negotiate, and influence associates who do not directly report to this position or area.
- Ability to communicate (verbally and written) with a wide variety of personalities and skill sets; ranging from branch associates, to executive management, to outside examiners and regulators.

PRINCIPAL ACCOUNTABILITIES:

- Perform a comprehensive review of sampled new loans and modifications to identify any credit weaknesses, policy or regulatory violations, servicing deficiencies, or trends. These reviews will include analysis of financial information and the credit facility to help form a conclusion on the loan or modification.
- Complete monthly trend and portfolio management analysis via defined reports, as well as using knowledge, experience, and observation to determine if new analysis is needed. Communicate results of portfolio analysis to Executive Loan Committee at least monthly.
- Communicate (in defined format) exceptions, trends, concerns, and conclusions of the loan and modification reviews to Credit Risk Review Manager and Executive Loan Committee on a defined basis.
- Communicate weaknesses identified to the Underwriting Development Officer to assist in lending training provided to the bank's lending force in the branches.
- Serve on task forces and special projects as requested by the President and the Executive Loan Committee.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Affirmative Action/Equal Opportunity Employer